

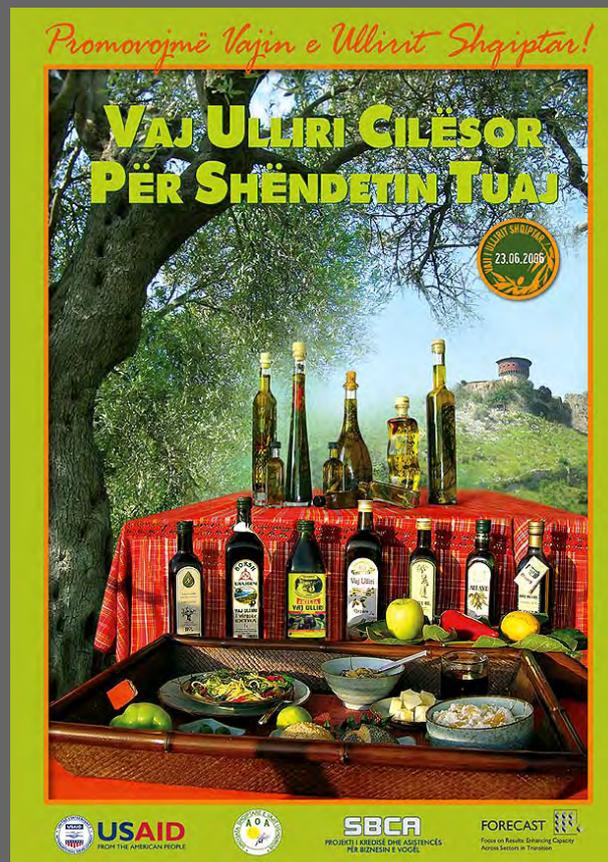


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## QUARTERLY REPORT

FOR JULY 1 TO SEPTEMBER 30, 2006 (Q4, FY 2006)

ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT



SEPTEMBER 2006

This publication was produced for review by the United States Agency for International Development. It was prepared by the Albania Small Business Credit and Assistance Project.

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ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

USAID/ALBANIA

CONTRACT NUMBER 182-C-00-02-00102-00

IMPLEMENTING CONTRACTOR: CHEMONICS INTERNATIONAL

*This project will assist USAID to achieve Strategic Objective SO 1.3*

## DISCLAIMER

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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## ACRONYMS

ALCEBO	Albanian Certifying Body
BKT	<i>Banka Kombetare Tregtare</i> (National Commercial Bank)
BP	Business Promoter
BSP	Business Service Provider
COP	Chief of Party
ECAS	Dutch partner to ALCEBO
EDEM	Enterprise Development & Export Market Services (USAID project)
EU	European Union
EU CARDS 2003	Community Assistance for Reconstruction, Development and Stabilization program, created by the European Commission to support economic development in the Western Balkans countries
EUREPGAP	Euro-Retailers Produce Working Group's global partnership for safe and sustainable agriculture, Good Agricultural Practices
FORECAST	Focus on Results: Enhancing Capacity Across Sectors in Transition (USAID project)
FTE	full time equivalent (with regards to jobs)
FY2006	2006 Fiscal Year (October 2005 – September 2006)
HR	Human Resources
IFC	International Finance Corporation
IR	USAID Intermediate Result, under a Strategic Objective
ITSR	IFC's International Technical Standards and Regulations
KASH	Albanian Agribusiness Council (USAID project)
NAEOP	National Association of Edible Oil Producers, now the Albanian Olive Oil Association
PEPSE	Private Enterprise Partnership for Southeast Europe (IFC project)
PMP	Project Management Plan
PSHM	<i>Partneri Shqiptar ne Mikrokredi</i> (Albanian Partners for Micro-credit)
Q3	Third Quarter
RDA	Regional Development Agency
SBCA	Albania Small Business and Credit Assistance project (also SBCA)
SIFE	Students in Free Enterprise (worldwide student organization)
SME	Small- and Medium-Sized Enterprise
SO	USAID Strategic Objective
SSCAA	EU CARDS 2003 Support to Standards, Certification and Accreditation in Albania project
STTA	short-term technical assistance

TCN	third-country national (i.e. - neither from the United States nor the local host country)
USAID	United States Agency for International Development
USD	U.S. Dollar

## 1. EXECUTIVE SUMMARY OF FOURTH QUARTER

In the fourth and final quarter of FY2005, the Small Business Credit and Assistance (SBCA) Project has continued to provide credit and technical assistance to Albanian enterprises.

SBCA has continued to transfer technology to its clients through its short term specialists in marketing, business planning, cheese making techniques, and production management. The capacities of local business service providers were strengthened by their being trained in new techniques and being given the opportunity to see the practical application of these techniques.

Coming into the fourth quarter SBCA has been building upon the New Albania Cheeses Promotion and the Albanian Olive Oil Promotional Event both of which were held in the last weeks of the previous quarter. SBCA is assisting the producers to get their cheeses and olive oils into the shops. SBCA's business promoters are selling client olive oil and new cheeses directly to Tirana retailers. The project is encouraging individual cheese and olive oil producers to consider cooperative marketing activities that will enable them to increase their share of the Albanian market.



*A general view of Europa Shpk's steel construction factory in Elbasan*

SBCA remains on target to complete all its work plan activities before the end of February 2007. The Project is gradually preparing for closure although activities will continue until the end of December 2006. It has started working on a disposition plan that will include: the disposal of project assets; the closure of its two loan funds at PSHM and BKT; and recommendations on how the work could continue after February next year.

The Project will continue to focus on its work during the first quarter of FY2006. This includes: monitoring the Project's impact; assisting Saranda mandarin growers with EUREPGAP certification, assisting clients with the preparation of business plans; organizing a National Honey Day event; and, holding an event to publicize the success of the Loan Guarantee Program in cooperation with BKT.

## 2. HIGHLIGHTS OF ACHIEVEMENTS AND RESULTS

The following summarizes the main project achievements and results for SBCA Phase 2 to date, i.e. from March 2005 up to the end of March 2006. The references in parenthesis refer to the respective PMP Indicators.

- **Jobs Created (Indicator 1)** – A total of 1,119 new jobs (PMP Indicator 1) have been reported by SBCA-assisted enterprises to date.
- **Domestic and Export Market Sales** – The estimated total domestic sales value of the enterprises receiving direct assistance from SBCA is \$185.5 million (SO 1.3.3a) and the total estimated export sales is \$10.6 million (SO 1.3.4).
- **Domestic and Export Sales Increases** – The total estimated domestic sales increase of SBCA clients is \$31.4 million (SO 1.3.3b) and export sales is \$1.1 million (SO 1.3.4b)
- **Assisted Enterprises** – A total of 1,807 clients benefited directly from SBCA assistance (SO 1.3.1), of which 167 enterprises received individual technical assistance, 1,325 received training, and 386 received loans. An estimated 625 self-sustaining enterprises have benefited indirectly from SBCA assistance (SO 1.3.2).
- **New Technology** – A total of 888 people (Sub-IR 1.1.2) from 865 enterprises (Sub-IR 1.1.1) have received training in new technologies, and a total of 369 assisted enterprises have applied new technology (IR 1.1).
- **Management Practices** – A total of 699 people (Sub-IR 1.2.2) from 635 enterprises (Sub-IR 1.2.1) have been trained in good management, of which 50 enterprises have applied good management practices (IR 1.2).
- **Marketing Strategies** – A total of 265 people (Sub-IR 1.3.2) from 117 enterprises (Sub-IR 1.3.1) have received marketing strategy training, of which 73 enterprises have applied marketing strategies that enhance competitiveness (IR 1.3).
- **SBCA Fund** – A total of 84 loans (Sub-IR 2.1) to a value of \$2,000,781 (Sub IR 2.3) have been disbursed through the SBCA Fund at BKT.
- **SME Fund** – A total of 347 loans (Sub-IR 2.2) to a value of \$3,989,677 (Sub-IR 2.4) have been disbursed through the SME Fund at PSHM.



*The laboratory facilities at the flour producer Miell Tirana*

- **New Cheeses** – Four of the new cheeses are already in production and will be in retailers in November 2006.
- **SBCA Quarterly Report** – Chemonics International proposed the previous SBCA quarterly report as a model that could be followed by many CI projects world wide.
- **MCC and SBCA** – Three members of the SBCA team (Elona Basha, Arjana Xhafa and Klodian Deliallisi) have been recruited by the new MCC Project and, as been agreed between the COPs of both projects, there will be a phased move between SBCA and MCC.

### 3. HIGHLIGHTS OF OVERALL SBCA PROJECT TO DATE

During this quarter, the Project has combined the Phase 1 and 2 databases. Most of the PMP indicators were changed between Phase 1 (March 2002 to February 2005) and Phase 2. However, where the same indicators did apply for the two Phases the combined highlights are summarized below.

- **Assisted Enterprises** - A total of 5,714 self-sustaining private enterprises benefited directly from SBCA assistance
- **New Technology** – A total of 1,639 people from 1,616 enterprises received training in new technologies.
- **Management Practices** – A total of 2,361 people from 2,297 enterprises received training in good management practices.
- **Marketing Strategies** – A total of 822 people from 674 enterprises received training in marketing strategies.
- **SBCA Fund** – A total of 184 loans to a value of \$5,310,467 have been disbursed through the SBCA Fund at BKT.
- **SME Fund** – A total of 960 loans to a value of \$9,864,126 have been disbursed through the SME Fund at PSHM.



*Fier RDA's Dhimitraq Marku and SBCA staff working with pepper producer group members outside Lushnja*

- **Overall Loans** – For the overall SBCA Project to date a total of 1,144 loans to a value of \$15,174,593 have been disbursed.

## 4. SPECIFIC ACTIVITIES

In this section we report on activities that do not fall directly under Key Results One, Two or Three.

### 1. Albanian Olive Oil Promotion

- **Olive Oil Marketing Co-operative** – SBCA has introduced the concept of the marketing co-operative to several olive oil producers. Five of them have agreed to co-operate. SBCA is consulting legal advisers on the Albanian law covering the formation of co-operatives. This expertise will be used to advise the producers on the formation and the functioning of the co-operative. The producers have expressed the need for SBCA support for at least the first year of operation. The marketing co-operative will help with the distribution of quality olive oil in the Tirana market and competing with imported olive oil.
- **Olive Oil Leaflet** – SBCA has distributed thousands of its newly designed leaflets “*Knowing the benefits of Quality Albania Olive Oil*” to retailers, consumers, supermarkets and other buyers in the Tirana and Durres districts. A number of copies have been distributed to high quality olive oil producers.
- **Promotional Banners** – The banners prepared for the Albanian Olive Oil Event have been re-used by processors at a number of trade fairs. Fatmir Skilja used his banner at an exhibition in Bari, Italy in September 2006, while Musaj and Hajdini used theirs at an exhibition in Kosova. IVAP Shpk’, Hajdani and the Olive Oil Association used their banner at the KESH fair held in Tirana in September 2006.
- **Finding markets for Olive Oil** – SBCA business promoters are working to find new retail outlets in the Tirana market for olive oil producers. SBCA’s goal is to increase the number of Tirana retailers who buy packaged and labeled quality Albanian olive oil.

### 2. New Albanian Cheeses Promotion

- **The New Cheeses and The Cheeses Marketing Cooperative** – SBCA started working with the 10 cheese producers in January 2006. ADAMA was subcontracted by SBCA to provide their local cheese specialist to work alongside SBCA’s ST Cheese Specialist, Marc De Carheil. Our work included capacity building of ADAMA through their cheese specialist being trained by SBCA’s ST Specialist. Mr. Drini Imami, subcontracted by SBCA from the Agricultural University of Tirana, has also been involved in the organization of the New Cheeses Project and has built his own capacities as a result.

Up to the Cheese Day itself (June 16, 2006) the 10 dairies produced 856 kilos of cheese before the event. Of this, 120 kilos was sold on that day (at an average of more than 1,000 Lek/kilo which is almost twice the price they get for their traditional cheeses), and the remaining 736 kilos was sold by the producers themselves in their own local market within

July 2006. Therefore all the cheeses produced for the event were sold, and according to the dairies, the consumers liked the cheeses and wanted to buy more. The individual dairies do not have the capacity to market their new cheeses in the Tirana-Durres market. We know both from the response on the Cheese Day and from the fact that all the cheeses were sold locally that there will be a demand for the cheeses. During July August SBCA discussed the concept of a marketing cooperative with selected dairies and held a meeting in Tirana at which the concept of marketing co-operatives was explained in detail by SBCA's cheese specialist. As a result most producers agreed to participate in the formation of a marketing cooperative. The largest producer (Greal from Korca) already has an established distribution network throughout Albania and therefore has less incentive to join a cooperative. What is clear is that further technical assistance will be needed to support the formation and operation of the cooperative. All 10 producers want to continue to produce the new cheeses.

In the hot weather of July and August the dairies (in general) tend to focus on yoghurt to meet demand. They also do factory maintenance during August and September. So our dairies were only ready to restart the production of the new cheeses during September 2006.

In the period up to December 2006 only cow milk is available for cheese production. Goat and Sheep milk cheeses can not start production until next spring. Six of the new cheeses are produced from cow's milk. These are the only cheeses that can be produced this year. Of the six producers one, Koci Shpk. (that is producing the Emmental-type cheese) was undergoing an extensive rebuilding program. Emmental needs 3-months for ripening so would not be available this year anyway. Therefore only the five other cheeses made from cow's milk (i.e. Maasdam, Panir, Gouda, Tomme de Savoje and Fontina types) could go into production before 2007. These are now in production by the following dairies:

1. Lushkja - Maasdam type
2. Greal - Tomme de Savoje type
3. NZI - Gouda type
4. Nikolino - Fontina
5. Brual - Panir

All the above five cheeses are now in production and will be ready for distribution by the end of November 2006. The only technical assistance they needed has been provided by ADAMA under SBCA's subcontract which is supervised by Drini Imami. The producers made these cheeses without further TA from our French Cheese Specialist. Of these dairies Lushkja has already produced 52 kgs of Maasdam and is prepared to produce 500kg/month once demand has been established. Greal has already produced 40kgs of Tomme de Savoje and has a capacity for producing 200kgs/month. NZI has already produced 300 kgs of Gouda and is prepared to produced a further 700 kgs/month. Nikolino has already produced 700 kgs of Fontina and has a capacity of 500kgs/month. Brual produces Panir which can be ripened in less than a week and will be available for marketing in November. Therefore SBCA will have five types of cheeses available for distribution by the end of November 2006.

During November and December 2006, SBCA will use two of its business promoters to market the cheeses in Tirana-Durres to retailers that have already expressed interest in selling

the cheeses. These include Big Market and Euromax. SBCA, through its business promoters, have written a total of 571 purchase orders (to the value of \$209,555) for assisted clients, so we are experienced in doing business with retailers in Albania. At a conservative estimate, these five dairies should generate a minimum of \$10,000 in sales before the end of 2006 and \$200,000 in 2007. If the marketing cooperative is formed this figure could be much higher. The major achievement is that Albania will have five new cheeses in the market place by the end of 2006, and at least five more during 2007.

After February 2007, ADAMA is only capable of providing limited assistance in the cheese production process, as SBCA has already provided each dairy with a comprehensive production manual that details the production process in terms of inputs, parameter controls etc. Where the dairies will continue to need further technical assistance is in management, marketing and distribution which are why the formation of a cheese marketing cooperative will be one of the main contributors to sustainable success. ADAMA is not qualified to offer this type of assistance. TA to the marketing cooperative itself will be part of the overall TA required, from a donor and/or a local NGO, after February 2007..

### 3. Other Events and Activities

- EUREPGAP Certification in Saranda** – SBCA has already implemented EUREPGAP systems in 5 watermelon producer groups in Saranda. An external auditor visited and assessed the 5 farms in August 2006. After his report, the Dutch certification organization, ECAS, issued certificates for all 5 producers: Llukan Kote; Aleks Buzuqi; Shefqet Maze; Pellumb Saliu; and, Lefter Rubia. Certificates are valid for one year and need to be renewed every year for the next 3 years. The certificates will be formally handed over to the farmers at an SBCA organized ceremony to be held in Tirana in October 2006.



*Loading EUREPGAP certified watermelon into a truck bound for export through the Greek port of Igoumenitsa*

- Co-operation with IFC's PEPSE Project on Introducing ISO 9001 systems** – Following on from previous joint activities on quality management systems, SBCA cooperated with IFC's PEPSE Project in assisting one of the biggest flour producers in Tirana with the implementation of and certification for ISO 9001 and HACCP quality systems. The client, Miell Tirana, was referred to PEPSE by SBCA. As described in the MoU signed in the previous quarter, SBCA was involved in the selection of the local quality consultants and in

the completion of the preparatory phase. This phase was completed at the end of September 2006. PEPSE will continue the implementation of the system and the certification process. The company is aiming to complete the certification process by the end of May 2007.

- **Implementing SBCA's Standard Format of Business Plan** – The SBCA business plan is a tool designed to help the owner in managing his or her business and should be considered as a starting point for the consulting process. It can also be used for future loan applications. A business plan is out-of-date almost as soon as it is written so the consultant should continue to work alongside the owners to keep the business plan current and relevant to the management needs of the client.

## 5. FOURTH QUARTER CHALLENGES AND RECOMMENDATIONS

The main challenge for this quarter has been to start to focus on what needs to be done to implement a successful closure of the Project. The SBCA team will draw upon the considerable experience of the Chemonics home office team in providing advice and assistance.

SBCA is delighted that three of its team members were recruited to work on the new high-profile MCC Project. Both Projects are discussing how they can cooperate during SBCA's phase-out period.

The Project has started work on its disposition plan and has completed its assets inventory, a copy of which has already been submitted to USAID. It will make recommendations on the disposal of its assets in the next quarter, which will be the final three month quarter.

How and when SBCA can complete closure on the SME Fund at PSHM will be dependent upon USAID's decision as to whether or not the \$2,550,000 fund should remain with PSHM or be repaid to USAID before the end of the Project.

The main decision relating to the closure of the SBCA Fund at BKT relates to delinquent loans still outstanding at the end of January 2007. The question is: Who will be responsible for maintaining the relationship with BKT, and transferring the monies to USAID, after February, 2007?

## 6. ANTICIPATED ACTIVITIES FOR OCTOBER – DECEMBER 2006

### Specific SBCA Activities

- **National Honey Day Event** – The National Honey Day, originally planned for September is postponed to be held in early December 2006. SBCA will continue to work with a group of selected beekeepers to assist them in improving their marketing strategies and branding. The project is cooperating with the National Beekeepers Association for the selection of the participants in the event and for the publication of a sector overview of the honey sector in Albania.

- **Workshop on Organization of Production** – In October 2006, SBCA’s short-term production specialist Harry Fitch will organized a workshop with BSP and SBCA clients staff on issues such as motivation of the work force, designing organizational charts, and product costing. This will increase the capacities of client companies and of BSP personnel.
- **Guarantee Scheme Event** – SBCA will organize a workshop on the results of the first successful guarantee scheme in Albania on November 22, 2006.
- **Olive Oil Brochure** – The main purpose of this brochure is to educate consumer and customers of olive oil. The brochure will be printed with FORECAST funding. It will include information on health benefits of the different types of olive oil, and suggested recipes using olive oil.
- **Monthly Newsletter** – SBCA will publish its third “Business Promoter” newsletter in October 2006.
- **Disposition Plan** – The Project will complete its disposition plan including equipment allocation and the closure plans for the two loan funds during this quarter.
- **Final Project Report** – The main elements of the final report will be completed during Q1 FY 2006.
- **Business Plans** - SBCA staff will complete 50 business plans for its clients.
- **EUREPGAP Certification** - SBCA conclude the certification of mandarin producers in Saranda by EUREPGAP standards in cooperation with ALCEBO and the Albanian Institute of Quality.
- **Production Management** - The Production Management Specialist, Harry Fitch, will complete assistance to SBCA clients in October, 2006.



*SBCA's Marketing Specialist, Sue Savage, and SBCA's COP, Jeff Houghton, with Edipak's owner Bardhyl Ballteza*

# **APPENDIX A**

## **PROGRESS ACCOMPLISHED VS SCHEDULED (PMP CHART)**

## 1. APPENDIX A – Progress Accomplished vs. Scheduled (PMP Chart)

### Table 1: SBCA Phase 2 PMP Indicators

PMP Indicators		Phase 2			
		Actual to date	Target	Over/(under) Target	
<b>Indicator 1</b>	Number of jobs created	1,119	2,300	(1,181)	
<b>SO.1.3.1</b>	Number of self-sustaining private enterprises benefiting directly from USAID assistance	1,807	1,550	257	
<b>SO.1.3.2</b>	Number of self-sustaining private enterprises benefiting indirectly from USAID assistance	625	640	(15)	
<b>SO.1.3.3 (a)</b>	Value (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	\$185,518,795	\$90,000,000	\$95,518,795	
<b>SO.1.3.3 (b)</b>	Increase (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	\$31,417,785	\$4,800,000	\$26,617,785	
<b>SO.1.3.4 (a)</b>	Value (USD) of sales of Albanian products exported by USAID assisted enterprises	\$10,609,756	\$2,750,000	\$7,859,756	
<b>SO.1.3.4 (b)</b>	Increase (USD) in sales of Albanian products exported by USAID-assisted enterprises	\$1,096,108	\$220,000	\$876,108	
<b>IR 1: Competitiveness Capacity of Assisted Enterprises Strengthened</b>	<b>IR 1.1</b>	No. of assisted enterprises applying new technology	369	420	(51)
	<b>Sub-IR 1.1.1</b>	Number of assisted enterprises receiving training in new technologies	865	754	111
	<b>Sub-IR 1.1.2</b>	Number of people trained in new technologies	888	808	80
	<b>IR 1.2</b>	Number of assisted enterprises applying management practice	50	150	(100)
	<b>Sub-IR 1.2.1</b>	Number of assisted enterprises receiving training in good management practices	635	278	357
	<b>Sub-IR 1.2.2</b>	Number of people trained in good management	699	327	372
	<b>IR 1.3</b>	Number of assisted enterprises applying marketing strategy which enhance competitiveness	73	100	(27)
	<b>Sub-IR 1.3.1</b>	Number of assisted enterprises receiving training in marketing strategies	117	137	(20)
	<b>Sub-IR 1.3.2</b>	Number of people trained in marketing strategies	265	171	94
<b>IR 2: Access to Credit increased</b>	<b>Sub IR 2.1</b>	Number of Loans from Commercial Banks	84	100	(16)
	<b>Sub IR 2.2</b>	Number of Loans from Non-Bank Financial Institutions	347	320	27
	<b>Sub IR 2.3</b>	Value of Loans from Commercial Banks	\$2,000,781	5,500,000	(\$3,499,219)
	<b>Sub IR 2.4</b>	Value of Loans from Non-bank Financial Institutions	\$3,989,677	3,840,000	\$149,677

PMP Indicators are reported in each of the sections above. Table 1 summarizes all the SBCA Project PMP Indicators, through the end of September 2006, comparing actual results to the targets submitted in the USAID-approved Year 5 Work Plan.

A separate annex has been produced that includes a summary of sales orders completed by SBCA's business promoters; a summary of all SBCA Phase 2 clients and the services provided; clients that have received direct technical assistance showing types of services provided; a table of disaggregated PMP indicators; and STTA reports prepared by the Production Management and Costing Specialist and the Cheese Production Specialist.

**Table 2 : SBCA Project Phase PMP Indicators**

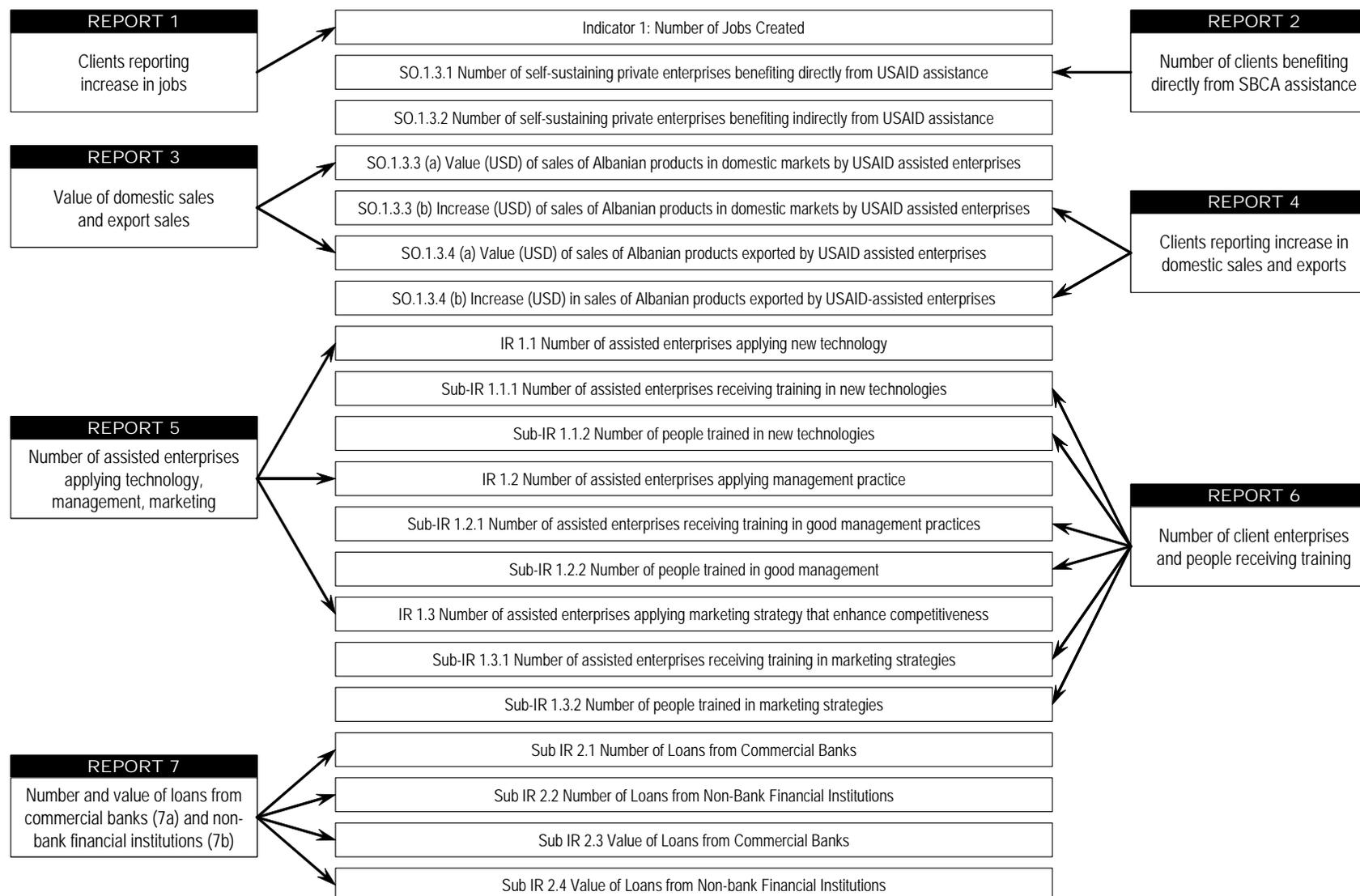
PMP Indicators		Project Phases			
		I	II	Adjusted Total*	
<b>Indicator 1</b>	Number of jobs created	n/a	1,119	1,119	
<b>SO.1.3.1</b>	Number of self-sustaining private enterprises benefiting directly from USAID assistance	4,190	1,807	5,714	
<b>SO.1.3.2</b>	Number of self-sustaining private enterprises benefiting indirectly from USAID assistance	n/a	625	625	
<b>SO.1.3.3 (a)</b>	Value (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	n/a	\$185,518,795	\$185,518,795	
<b>SO.1.3.3 (b)</b>	Increase (USD) of sales of Albanian products in domestic markets by USAID assisted enterprises	n/a	\$31,417,785	\$31,417,785	
<b>SO.1.3.4 (a)</b>	Value (USD) of sales of Albanian products exported by USAID assisted enterprises	n/a	\$10,609,756	\$10,609,756	
<b>SO.1.3.4 (b)</b>	Increase (USD) in sales of Albanian products exported by USAID-assisted enterprises	n/a	\$1,096,108	\$1,096,108	
<b>IR 1: Competitiveness Capacity of Assisted Enterprises Strengthened</b>	<b>IR 1.1</b>	No. of assisted enterprises applying new technology	n/a	369	369
	<b>Sub-IR 1.1.1</b>	Number of assisted enterprises receiving training in new technologies	786	865	1,616
	<b>Sub-IR 1.1.2</b>	Number of people trained in new technologies	786	888	1,639
	<b>IR 1.2</b>	Number of assisted enterprises applying management practice	n/a	50	50
	<b>Sub-IR 1.2.1</b>	Number of assisted enterprises receiving training in good management practices	1,760	635	2,297
	<b>Sub-IR 1.2.2</b>	Number of people trained in good management	1,760	699	2,361
	<b>IR 1.3</b>	Number of assisted enterprises applying marketing strategy which enhance competitiveness	n/a	73	73
	<b>Sub-IR 1.3.1</b>	Number of assisted enterprises receiving training in marketing strategies	585	117	674
	<b>Sub-IR 1.3.2</b>	Number of people trained in marketing strategies	585	265	822
<b>IR 2: Access to Credit increased</b>	<b>Sub IR 2.1</b>	Number of Loans from Commercial Banks	100	84	184
	<b>Sub IR 2.2</b>	Number of Loans from Non-Bank Financial Institutions	613	347	960
	<b>Sub IR 2.3</b>	Value of Loans from Commercial Banks	\$3,309,686	\$2,000,781	\$5,310,467
	<b>Sub IR 2.4</b>	Value of Loans from Non-bank Financial Institutions	\$5,874,449	\$3,989,677	\$9,864,126

\*To avoid double counting, i.e. those clients that have received assistance in Phase 1 and 2

# **APPENDIX B**

## **STRUCTURE OF PMP REPORTING AND STATISTICAL REPORTS FROM SBCA DATABASE**

## 2. APPENDIX B – Structure of PMP Reporting and Statistical Reports from SBCA Database



## REPORT 1 – Clients Reporting Increase in Jobs up to September 30, 2006

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
1	ABMC	168	VEZIR DERVISHI	Vezir	Dervishi	1	Training	3	Training	2
2	ABMC	1516	FATMIR MEHMETAJ	Fatmir	Mehmetaj	5	Baseline	6	ImpactQuestionarie	1
3	ABMC	2434	SHABANI Shpk	Shkelqim	Hoxhaj	8	PQF	19	Baseline	11
4	ABMC	2570	VASILI Shpk	Spiro	Fuqi	46	PQF	54	Closed Loan	8
5	ABMC	3897	XHEVAT FERHATI	Xhevat	Ferhati	17	Baseline	19	ImpactQuestionarie	2
6	ABMC	4960	FIDAL	Luigj	Frangaj	18	Baseline	21	ImpactQuestionarie	3
7	ABMC	4962	CLASS	Ardian	Mema	10	Baseline	14	ImpactQuestionarie	4
8	ABMC	4978	SHAQIR HANI	Shaqir	Hani	4	Baseline	5	ImpactQuestionarie	1
9	ABMC	5226	EUROTECH CEMENT	Ilia	Marga	34	Baseline	42	ImpactQuestionarie	8
10	ABMC	5275	BACKMAN TIRANE	Mimoza	Zenelaku	10	PQF	11	Baseline	1
11	ABMC	5408	MINELLA NIKOLLA	Minella	Nikolla	3	Baseline	4	ImpactQuestionarie	1
12	ABMC	5445	UNIVERS FRIGO DARB	Rifat	Kopliku	26	Baseline	33	ImpactQuestionarie	7
13	Berat RDA	4224	MIRI Shpk	Flamur	Abedini	16	PQF	18	Closed Loan	2
14	Berat RDA	4951	QEVANI Shpk	Fatmir	Qevani	3	Baseline	4	ImpactQuestionarie	1
15	BKT Berat	5181	RIZA-TEX Shpk	Agim	Zeqo	4	PQF	6	Closed Loan	2
16	BKT Durres	3689	ALPIN Shpk	Pirro, Naunka, Rita	Qendro	35	PQF	40	Closed Loan	5
17	BKT Durres	5162	ROYAL GAS Sh.a	Bardhyl	Maliqi	13	PQF	25	Closed Loan	12
18	BKT Elbasan	3018	ELEKTRIK UNIVERSAL Shpk	Vladimir	Tutulaku	3	PQF	5	Closed Loan	2
19	BKT Korce	5191	MAKSUT, ARBEN MALO	Maksut, Arben	Malo	8	PQF	9	Closed Loan	1
20	BKT Lezhe	5202	NIKOLL NDOJ	Nikoll	Ndoj	13	PQF	14	Closed Loan	1
21	Elbasan RDA	693	BOVA Shpk	Enver	Dyrma	10	Baseline	12	ImpactQuestionarie	2
22	Elbasan RDA	3848	BRUAL	Akper	Qatipi	6	Baseline	7	ImpactQuestionarie	1
23	Elbasan RDA	5006	EUROPA Shpk	Vangjel	Rula	16	Baseline	19	ImpactQuestionarie	3
24	Fieri RDA	167	NATASHA TUZI	Natasha	Tuzi	1	ActionPlan	6	Baseline	5
25	Fieri RDA	1341	LULZIM MOLLA	Lulzim	Molla	1	Training	5	Training	4
26	Fieri RDA	1988	EROGERT Shpk	Agim	Driza	5	PQF	6	Baseline	1
27	Fieri RDA	3733	TEIST Shpk	Leonidha	Hoxhaj	4	Baseline	7	ImpactQuestionarie	3

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
28	Fieri RDA	4346	SULEJMAN SALIASI	Sulejman	Saliasi	1	PQF	2	Loan	1
29	Fieri RDA	4953	NEXHIP GJOSHI	Nexhip	Gjoshi	8	Baseline	12	ImpactQuestionarie	4
30	Korca RDA	1393	ADRIATIK BECOLLI	Adriatik	Becolli	3	Training	8	Training	5
31	Korca RDA	4696	HABA BALLKAN Shpk	Petrit	Hajdelli	17	Baseline	19	ImpactQuestionarie	2
32	Korca RDA	5173	SEFIT IBI	Sefit	Ibi	1	Training	2	Training	1
33	Korca RDA	5175	KIMET BAKOLLARI	Kimet	Bakollari	1	Training	3	Training	2
34	NATC	223	VELLEZERIT NZI	Naim	Alijahja	16	Baseline	18	ImpactQuestionarie	2
35	NATC	350	ALBAMILK	Orhan	Miloti	2	PQF	14	ImpactQuestionarie	12
36	NATC	1077	BAJRAM UKU	Bajram	Uku	2	PQF	7	Baseline	5
37	NATC	2010	ELMIGVAN	Mustafa	Zuna	6	Baseline	8	ImpactQuestionarie	2
38	NATC	2503	ZEF NDRECA	Zef	Ndreca	5	Baseline	8	ImpactQuestionarie	3
39	NATC	4955	SHOQATA BLETAREVE	Kadri	Bulica	28	Baseline	32	ImpactQuestionarie	4
40	NATC	5412	SH.A. MIELL	Roland	Hysa	56	Baseline	78	ImpactQuestionarie	22
41	PSHM Durres	3083	PAHERO Shpk	Roland	Lala	8	PQF	12	Closed Loan	4
42	PSHM Durres	3571	NEVZAT HOXHAJ	Nevzat	Hoxhaj	6	PQF	8	Closed Loan	2
43	PSHM Durres	4793	ZEF PRECI	Zef 1	Preci	2	PQF	3	Loan	1
44	PSHM Durres	4883	GANI MECI	Gani	Meci	1	PQF	3	Closed Loan	2
45	PSHM Durres	5020	SALI FERA	Sali	Fera	1	PQF	2	Loan	1
46	PSHM Elbasan	4886	FAIK SHKALLA	Faik	Shkalla	2	PQF	4	Closed Loan	2
47	PSHM Fier	2509	HEKURAN BREGASI	Hekuran	Bregasi	1	PQF	3	Closed Loan	2
48	PSHM Fier	4366	ALIM KAPIDANI	Alim	Kapidani	4	PQF	5	Loan	1
49	PSHM Fier	5028	AGRON NUSHI	Agron	Nushi	2	PQF	3	Closed Loan	1
50	PSHM Fier	5049	LAVDIJE RAMAJ	Lavdije	Ramaj	3	PQF	5	Loan	2
51	PSHM Fushe-Kruje	4874	GJET	Gjet	Dodaj	1	PQF	2	Closed Loan	1
52	PSHM Korce	5215	XHENTIL SPAILLARI	Xhentil	Spaillari	2	PQF	3	Closed Loan	1
53	PSHM Korce	5863	NATYRAL FOOD	Ibrahim	Agolli	2	PQF	3	Loan	1
54	PSHM Sarande	3586	KOSTANDIN KOCO	Kostandin	Koco	2	PQF	4	Closed Loan	2
55	PSHM Sarande	3750	VELI NEXHIPI	Veli	Nexhipi	2	PQF	3	Closed Loan	1
56	PSHM Sarande	4353	ALEKSANDER BALLA	Aleksander	Balla	2	PQF	4	Closed Loan	2
57	PSHM Sarande	4851	EQEREM ABDULLAJ	Xhaferr	Abdullaj	2	PQF	5	Loan	3

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
58	PSHM Sarande	4909	PAVLLO HITO	Pavlo	Hito	1	PQF	2	Loan	1
59	PSHM Sarande	4917	PANDO BAKALLI	Pando	Bakalli	1	PQF	6	Loan	5
60	PSHM Shkoder	2831	QAZIM CAFI	Qazim	Cafi	1	PQF	2	Loan	1
61	PSHM Tirane	2066	KOZETA SHKEMBI	Kozeta	Shkempi	6	PQF	17	Loan	11
62	PSHM Tirane	2439	SHEFQET BRIJA	Shefqet	Brija	3	PQF	6	Closed Loan	3
63	PSHM Tirane	3516	AGRON QOKU	Agron	Qoku	3	PQF	4	Closed Loan	1
64	PSHM Tirane	3577	ARIS GUDA	Aris	Guda	1	PQF	5	Loan	4
65	SBCA	227	LUSHKJA	Shaqir	Lushkja	16	Baseline	18	ImpactQuestionarie	2
66	SBCA	324	NETI	Hysen	Koci	13	Baseline	14	ImpactQuestionarie	1
67	SBCA	2994	KARAFILI Shpk	Islam	Karafili	13	PQF	31	Baseline	18
68	TEULEDA	2893	FRAN NDREU	Fran	Ndreu	9	Baseline	11	ImpactQuestionarie	2
69	TEULEDA	2980	FLORIAN-V Shpk	Viktor	Marku	16	Baseline	18	ImpactQuestionarie	2
70	TEULEDA	3336	TOME SHELQETJA	Tome	Shelqetja	18	Baseline	22	ImpactQuestionarie	4
71	TEULEDA	3583	AGIM BUSHATI	Agim	Bushati	4	PQF	6	Baseline	2
72	TEULEDA	5358	BESIM MORIQI	Besim	Moriqi	4	Baseline	5	ImpactQuestionarie	1
73	TEULEDA	5383	NJAC LUKAJ	Njac	Lukaj	2	Baseline	3	ImpactQuestionarie	1
74	TEULEDA	5385	NDUE MARACAJ	Ndue	Maracaj	5	Baseline	6	ImpactQuestionarie	1
75	TEULEDA	5430	MELGUSHI Shpk	Ferdinand	Melgushi	75	PQF	92	Closed Loan	17
76	TEULEDA	5647	XHERSI Spk	Agim	Ramaj	1	Training	22	Training	21
77	Tirana RDA	899	RESHIT HOXHA	Reshit	Hoxha	7	Baseline	8	ImpactQuestionarie	1
78	Tirana RDA	1021	ISMAIL HAXHIU	Ismail	Haxhiu	15	PQF	22	Baseline	7
79	Tirana RDA	4004	EUROPAN DRURI Shpk	Kadri	Kurti	11	Baseline	15	ImpactQuestionarie	4
80	Tirana RDA	4894	SABRI ZELA	Sabri	Zela	4	Baseline	5	ImpactQuestionarie	1
81	Tirana RDA	4964	BLLAMA Shpk	Andon	Bllama	5	Baseline	6	ImpactQuestionarie	1
82	Tirana RDA	5343	EGDI - GRAMA	Armand	Reveli	18	Baseline	20	ImpactQuestionarie	2
83	Tirana RDA	5634	E & B Ltd	Ylli	Xhaferrri	14	Baseline	16	ImpactQuestionarie	2
84	Vlora RDA	1171	LIMOZ MYRTAJ	Limoz	Myrtaj	7	Baseline	8	ImpactQuestionarie	1
85	Vlora RDA	2972	FREDI MAHMUTAJ	Fredi	Mahmutaj	9	Baseline	10	ImpactQuestionarie	1
86	Vlora RDA	4024	GJELBERIMI 2000 Shpk	Kastriot	Shehaj	21	Baseline	23	ImpactQuestionarie	2
87	Vlora RDA	4194	PETRIT MICI	Petrit	Mici	2	Training	3	Training	1

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Jobs
						FTE	Document	FTE	Document	
88	Vlora RDA	4910	SHAQIR MAZE	Shaqir	Maze	5	Baseline	8	ImpactQuestionarie	3
89	Vlora RDA	4939	FRUT LLAK	Qazim	Muhametaj	7	Baseline	8	ImpactQuestionarie	1
90	Vlora RDA	4954	YLSI LAZE	Ylsi	Laze	9	Baseline	10	ImpactQuestionarie	1
91	Vlora RDA	5001	MUHIN SHEHAJ	Muhin	Shehaj	3	Training	5	Training	2
92	Vlora RDA	5053	HASIM MEMINAJ	Hasim	Meminaj	13	Baseline	23	ImpactQuestionarie	10
93	Vlora RDA	5062	GENTIAN RUSHITI	Gentian	Rushiti	2	Baseline	10	ImpactQuestionarie	8
94	Vlora RDA	5072	LELO TARAJ	Lelo	Taraj	2	Baseline	4	ImpactQuestionarie	2
95	Vlora RDA	5086	ILIAS BILBILAJ	Ilias	Bilbilaj	4	Baseline	5	ImpactQuestionarie	1
96	Vlora RDA	5123	LEONIDHA GERVENI	Leonidha	Gerveni	1	Training	4	Training	3
97	Vlora RDA	5124	GEZIM ARAPI	Gezim	Arap	1	Training	4	Training	3
98	Vlora RDA	5127	MYZAFER TUSHI	Myzafer	Tushi	1	Training	3	Training	2
99	Vlora RDA	5128	BARDHYL QAMILI	Bardhyl	Qamili	1	Training	3	Training	2
100	Vlora RDA	5131	ADILAJ KOJDHELI	Adilaj	Kojdheli	1	Training	2	Training	1
101	Vlora RDA	5532	RAMIZ BEGAJ	Ramiz	Begaj	2	Training	4	Training	2
102	Vlora RDA	5697	LLUKAN KOTE	Llukan	Kote	32	Baseline	40	ImpactQuestionarie	8
103	Vlora RDA	5698	ILIA BUZUQI	Ilia	Buzuqi	27	Baseline	31	ImpactQuestionarie	4
104	Vlora RDA	5799	PELLUMB SALIU	Pellumb	Saliu	8	Baseline	17	ImpactQuestionarie	9
105	Vlora RDA	5800	LEFTER RUBIA	Lefter	Rubia	6	Baseline	7	ImpactQuestionarie	1
106	Vlora RDA	5945	QANI XHAFERI	Qani	Xhaferi	4	Training	5	Training	1
107	Vlora RDA	5948	PATRIOT KASEMI	Patriot	Kasemi	4	Training	6	Training	2
<b>A. Sub-TOTAL</b>						<b>947</b>		<b>1,322</b>		<b>375</b>
<b>B. Closed Loans</b>						<b>1,732</b>		<b>2,101</b>		<b>744</b>
<b>TOTAL (A+B)</b>						<b>2,679</b>		<b>3,423</b>	<b>Indicator 1</b>	<b>1,119</b>

## REPORT 2 – Number of Clients Benefiting Directly from SBCA Assistance up to September 30, 2006

SECTOR	Type of Assistance				*Adjusted Client Total (SO 1.3.1)
	Tech. Assistance	Loans	Training	Subtotal	
Fruit and Vegetables Cultivation and Processing	57	35	446	538	517
Cut flowers, Seedlings and Ornamental Plants	8	6	91	105	98
Bee products and Processing	8	0	52	60	54
Livestock Farming	5	91	39	135	131
Grapes Cultivation and Processing	4	1	239	244	243
Dairy Products	20	14	33	67	57
Olive Cultivation and Processing	12	1	178	191	182
Bread and Pastries Production	10	41	2	53	53
Herbs and Spices	2	2	23	27	26
Meat Processing	9	5	8	22	19
Water and Soft Drinks Producers	1	2	2	5	5
Other Agribusinesses	8	25	30	63	61
<b>Sub-Total Agribusiness</b>	<b>144</b>	<b>223</b>	<b>,1143</b>	<b>1,510</b>	<b>1,446</b>
Wood Processing	3	46	6	55	52
Construction	3	52	12	67	66
Carpet Producers	2	1	1	4	4
Giftware Producers	1	1	3	5	5
Clothing and Textile Producers	5	16	10	31	29
Leather Products	0	3	1	4	4
Other Non-Agribusiness Producers	4	18	22	44	43
<b>B. Sub-Total Non-Agribusiness</b>	<b>18</b>	<b>137</b>	<b>55</b>	<b>210</b>	<b>203</b>
Wholesalers	0	5	3	8	8
Retailers	0	7	30	37	37
Input Suppliers	4	2	15	21	21
Services	1	12	79	92	92
<b>Sub - Total Other</b>	<b>5</b>	<b>26</b>	<b>127</b>	<b>158</b>	<b>158</b>
<b>TOTAL</b>	<b>167</b>	<b>386</b>	<b>1,325</b>	<b>1,878</b>	<b>1,807</b>

\* To avoid double counting, i.e. those clients that have received more than 1 unit of assistance.

## REPORT 3 – Value of Domestic Sales and Export Sales up to September 30, 2006

Sectors	Value of Sales in Domestic Markets (00's LEK) SO 1.3.3(a)	Value of Sales in Exported (00's LEK) SO 1.3.4(a)
<b>Agribusiness Sectors</b>		
Fruit And Vegetables Cultivation And Processing	13,847,203	3,276,505
Cut Flowers, Seedlings And Ornamental Plants	2,634,910	0
Bee Products And Processing	692,880	25,208
Livestock Farming	3,297,972	0
Grapes Cultivation And Processing	2,221,237	0
Dairy Products	21,206,484	0
Olive Cultivation And Processing	2,675,919	23,736
Bread And Pastries Production	11,931,266	30,000
Herbs And Spices	2,145,200	0
Meat Processing	7,672,227	0
Water And Soft Drinks Producers	777,310	0
Other Agribusinesses	31,397,944	4,723,588
<b>A. Sub-Total Agribusiness Sectors</b>	<b>100,500,552</b>	<b>8,079,037</b>
<b>Non-Agribusiness Sectors</b>		
Wood Processing	9,562,960	1,108,000
Construction	36,942,840	100,000
Carpet Producers	102,195	1,000
Giftware Producers	431,000	166,400
Clothing And Textile Producers	6,489,370	1,135,320
Leather Products	6,398,600	0
Other Non-Agribusiness Producers	6,933,260	20,000
<b>B. Sub-Total Non-Agribusiness Sectors</b>	<b>66,860,225</b>	<b>2,530,720</b>
<b>Other Businesses</b>		
Wholesalers	3,565,227	0
Retailers	1,949,010	0
Input Suppliers	8,087,122	0
Services	4,556,659	0
<b>C. Sub-Total Other Businesses</b>	<b>18,158,018</b>	<b>0</b>
<b>TOTAL ( A+B+C)</b>	<b>185,518,795</b>	<b>10,609,756</b>

## REPORT 4 – Clients Reporting Increase in Domestic Sales and Exports up to September 30, 2006

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
<b>DOMESTIC SALES</b>										
1	ABMC	2570	VASILI Shpk	Spiro	Fuqi	61,300	PQF	91,950	Closed Loan	30,650
2	ABMC	4960	FIDAL	Luigj	Frangaj	48,000	Baseline	60,000	ImpactQuestionarie	12,000
3	ABMC	4962	CLASS	Ardian	Mema	14,144	Baseline	158,040	ImpactQuestionarie	143,896
4	ABMC	4978	SHAQIR HANI	Shaqir	Hani	11,000	Baseline	39,000	ImpactQuestionarie	28,000
5	ABMC	5226	EUROTECH CEMENT	Ilia	Marga	13,604,706	Baseline	14,400,000	ImpactQuestionarie	795,294
6	ABMC	5275	BACKMAN TIRANE	Mimoza	Zenelaku	101,520	PQF	2,028,000	Baseline	1,926,480
7	ABMC	5408	MINELLA NIKOLLA	Minella	Nikolla	108,480	Baseline	114,310	ImpactQuestionarie	5,830
8	ABMC	5445	UNIVERS FRIGO DARB	Rifat	Kopliku	283,500	Baseline	318,000	ImpactQuestionarie	34,500
9	ABMC	5446	FATMIR ARISHTA	Fatmir	Arishta	419,000	Baseline	434,502	ImpactQuestionarie	15,502
10	Berat RDA	3876	ADIL JAHO	Adil	Jaho	46,600	Baseline	50,328	ImpactQuestionarie	3,728
11	Berat RDA	4224	MIRI Shpk	Flamur	Abedini	163,972	PQF	172,171	Closed Loan	8,199
12	Berat RDA	4406	ARIF QATO	Arif	Qato	84,000	Baseline	90,720	ImpactQuestionarie	6,720
13	Berat RDA	4951	QEVANI Shpk	Fatmir	Qevani	20,000	Baseline	30,300	ImpactQuestionarie	10,300
14	BKT Berat	5181	RIZA-TEX Shpk	Agim	Zeqo	648,346	PQF	680,763	Closed Loan	32,417
15	BKT Durres	3689	ALPIN Shpk	Pirro, Naunka, Rita	Qendro	3,056,618	PQF	4,584,926	Closed Loan	1,528,309
16	BKT Durres	5162	ROYAL GAS Sh.a	Bardhyl	Maliqi	934,952	PQF	981,700	Closed Loan	46,748
17	BKT Elbasan	3018	ELEKTRIK UNIVERSAL Shpk	Vladimir	Tutulaku	202,800	PQF	212,940	Closed Loan	10,140
18	BKT Korce	5191	MAKSUT, ARBEN MALO	Maksut, Arben	Malo	0	PQF	65,742	Closed Loan	65,742
19	BKT Korce	5428	HROMODHOMI ALBANIA	Aristotel	Mindili	655,730	PQF	1,676,262	Loan	1,020,532
20	BKT Lezhe	5202	NIKOLL NDOJ	Nikoll	Ndoj	467,320	PQF	562,450	Closed Loan	95,130
21	Elbasan RDA	693	BOVA Shpk	Enver	Dyrma	185,500	Baseline	204,600	ImpactQuestionarie	19,100
22	Elbasan RDA	3848	BRUAL	Akper	Qatipi	64,000	Baseline	75,000	ImpactQuestionarie	11,000
23	Elbasan RDA	5006	EUROPA Shpk	Vangjel	Rula	552,000	Baseline	627,900	ImpactQuestionarie	75,900
24	Fieri RDA	167	NATASHA TUZI	Natasha	Tuzi	0	ActionPlan	41,900	Baseline	41,900
25	Fieri RDA	581	AGOLLI	Xheladin	Agolli	87,500	Baseline	97,990	Loan	10,490
26	Fieri RDA	1341	LULZIM MOLLA	Lulzim	Molla	0	Training	36,000	Training	36,000

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
27	Fieri RDA	1988	EROGERT Shpk	Agim	Driza	15,000	PQF	170,000	Baseline	155,000
28	Fieri RDA	2183	BEDRI BANUSHI	Bedri	Banushi	25,000	PQF	31,750	Closed Loan	6,750
29	Fieri RDA	3733	TEIST Shpk	Leonidha	Hoxhaj	72,000	Baseline	438,000	ImpactQuestionarie	366,000
30	Fieri RDA	4504	APOLLON Shpk	Hilmi	Brace	648,300	Baseline	848,000	ImpactQuestionarie	199,700
31	Fieri RDA	4953	NEXHIP GJOSHI	Nexhip	Gjoshi	15,000	Baseline	38,000	ImpactQuestionarie	23,000
32	Korca RDA	4696	HABA BALLKAN Shpk	Petrit	Hajdelli	179,460	Baseline	192,121	ImpactQuestionarie	12,661
33	Korca RDA	4967	ATLAS 1	Vasfi	Haruni	294,750	Baseline	306,540	ImpactQuestionarie	11,790
34	Korca RDA	5173	SEFIT IBI	Sefit	Ibi	0	Training	3,990	Training	3,990
35	Korca RDA	5175	KIMET BAKOLLARI	Kimet	Bakollari	0	Training	2,200	Training	2,200
36	Korca RDA	5365	LEOPARD Shpk	Deshira	Miho	70,000	Baseline	70,363	ImpactQuestionarie	363
37	NATC	215	MIRELI	Aqif	Caca	187,425	Baseline	630,000	ImpactQuestionarie	442,575
38	NATC	223	VELLEZERIT NZI	Naim	Alijahja	1,450,000	Baseline	1,480,000	ImpactQuestionarie	30,000
39	NATC	235	ARBI	Dorian	Alla	227,070	Baseline	240,153	ImpactQuestionarie	13,083
40	NATC	350	ALBAMILK	Orhan	Miloti	365,925	PQF	373,200	ImpactQuestionarie	7,275
41	NATC	2010	ELMIGVAN	Mustafa	Zuna	72,000	Baseline	116,750	ImpactQuestionarie	44,750
42	NATC	2503	ZEF NDRECA	Zef	Ndreca	72,000	Baseline	111,150	ImpactQuestionarie	39,150
43	NATC	2649	BUTRINTI Shpk	Viktor	Cela	110,000	Baseline	110,550	ImpactQuestionarie	550
44	NATC	4955	SHOQATA BLETAREVE	Kadri	Bulica	112,000	Baseline	130,500	ImpactQuestionarie	18,500
45	NATC	4958	ALBA-MAJA Shpk	Ibrahim	Hoxha	438,000	Baseline	473,040	ImpactQuestionarie	35,040
46	NATC	5412	SH.A. MIELL	Roland	Hysa	512,322	Baseline	563,554	ImpactQuestionarie	51,232
47	NATC	5675	GJERGJI KRESHPANI	Gjergji	Kreshpani	150,000	Training	1,500,000	Training	1,350,000
48	PSHM Durres	3571	NEVZAT HOXHAI	Nevzat	Hoxhaj	60,000	PQF	66,000	Closed Loan	6,000
49	PSHM Durres	4793	ZEF PRECI	Zef 1	Preci	44,000	PQF	60,000	Loan	16,000
50	PSHM Elbasan	4886	FAIK SHKALLA	Faik	Shkalla	5,000	PQF	5,750	Closed Loan	750
51	PSHM Fier	3355	VELEDIN BOGDANAJ	Veledin	Bogdanaj	12,000	PQF	23,640	Closed Loan	11,640
52	PSHM Fier	4366	ALIM KAPIDANI	Alim	Kapidani	11,930	PQF	24,000	Loan	12,070
53	PSHM Fier	5028	AGRON NUSHI	Agron	Nushi	10,000	PQF	12,000	Closed Loan	2,000
54	PSHM Fushe-Kruje	4874	GJET	Gjet	Dodaj	150,000	PQF	165,000	Closed Loan	15,000
55	PSHM Korce	5215	XHENTIL SPAILLARI	Xhentil	Spaillari	173,000	PQF	207,600	Closed Loan	34,600
56	PSHM Korce	5863	NATYRAL FOOD	Ibraim	Agolli	0	PQF	150,000	Loan	150,000
57	PSHM Sarande	3746	ASLLAN BASHAJ	Asllan	Bashaj	44,000	PQF	57,200	Closed Loan	13,200

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
58	PSHM Sarande	3750	VELI NEXHIPI	Veli	Nexhipi	0	PQF	13,000	Loan	13,000
59	PSHM Sarande	4353	ALEKSANDER BALLA	Aleksander	Balla	19,000	PQF	22,420	Closed Loan	3,420
60	PSHM Sarande	4851	EQEREM ABDULLAJ	Xhaferr	Abdullaj	0	PQF	72,000	Loan	72,000
61	PSHM Sarande	4909	PAVLLO HITO	Pavlo	Hito	0	PQF	22,000	Loan	22,000
62	PSHM Sarande	4917	PANDO BAKALLI	Pando	Bakalli	0	PQF	954,800	Loan	954,800
63	PSHM Sarande	4983	MUSA GROSHI	Musa	Groshi	3,000	PQF	5,000	Loan	2,000
64	PSHM Shkoder	2831	QAZIM CAFI	Qazim	Cafi	8,500	PQF	23,760	Loan	15,260
65	PSHM Shkoder	2895	PRENGE MHILLAJ	Prengë	Mhillaj	60,000	PQF	69,000	Closed Loan	9,000
66	PSHM Tirane	2066	KOZETA SHKEMBI	Kozeta	Shkembi	82,000	PQF	150,000	Loan	68,000
67	PSHM Tirane	2439	SHEFQET BRIJA	Shefqet	Brija	60,000	PQF	73,200	Closed Loan	13,200
68	PSHM Tirane	3516	AGRON QOKU	Agron	Qoku	72,000	PQF	82,800	Closed Loan	10,800
69	PSHM Tirane	3577	ARIS GUDA	Aris	Guda	24,000	PQF	82,000	Loan	58,000
70	PSHM Tirane	5010	ASTRIT XHIXHA	Astrit	Xhixha	900	PQF	990	Closed Loan	90
71	SBCA	227	LUSHKJA	Shaqir	Lushkja	720,000	Baseline	1,372,000	ImpactQuestionarie	652,000
72	SBCA	324	NETI	Hysen	Koci	662,500	Baseline	6,660,000	ImpactQuestionarie	5,997,500
73	SBCA	5351	FERLAT Shpk	Ferdinand	Ibrahimi	601,419	Baseline	695,314	ImpactQuestionarie	93,895
74	TEULEDA	2496	NIKOLINO	Arben	Kolaj	760,051	Baseline	780,000	ImpactQuestionarie	19,949
75	TEULEDA	2893	FRAN NDREU	Fran	Ndreu	102,600	Baseline	107,800	ImpactQuestionarie	5,200
76	TEULEDA	2980	FLORIAN-V Shpk	Viktor	Marku	95,000	Baseline	165,000	ImpactQuestionarie	70,000
77	TEULEDA	3336	TOME SHELQETJA	Tome	Shelqetja	631,050	Baseline	651,900	ImpactQuestionarie	20,850
78	TEULEDA	3583	AGIM BUSHATI	Agim	Bushati	10,000	PQF	302,000	Baseline	292,000
79	TEULEDA	5358	BESIM MORIQI	Besim	Moriqi	150,000	Baseline	170,000	ImpactQuestionarie	20,000
80	TEULEDA	5364	AMARILTO	Tome	Malshi	182,950	Baseline	234,103	ImpactQuestionarie	51,153
81	TEULEDA	5383	NJAC LUKAJ	Njac	Lukaj	25,600	Baseline	29,600	ImpactQuestionarie	4,000
82	TEULEDA	5385	NDUE MARACAJ	Ndue	Maracaj	0	Baseline	129,970	ImpactQuestionarie	129,970
83	TEULEDA	5430	MELGUSHI Shpk	Ferdinand	Melgushi	280,920	PQF	421,380	Closed Loan	140,460
84	TEULEDA	5647	XHERSI Spk	Agim	Ramaj	0	Training	25,000	Training	25,000
85	Tirana RDA	1728	BEHARI	Shaniko	Goxhaj	298,300	Baseline	355,800	ImpactQuestionarie	57,500
86	Tirana RDA	3969	EVEREST	Hyqmet	Shehi	38,600	Baseline	41,300	ImpactQuestionarie	2,700
87	Tirana RDA	4004	EUROPAN DRURI Shpk	Kadri	Kurti	250,000	Baseline	255,000	ImpactQuestionarie	5,000
88	Tirana RDA	4894	SABRI ZELA	Sabri	Zela	18,800	Baseline	30,300	ImpactQuestionarie	11,500

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
89	Tirana RDA	4963	VRAPI	Enver	Vrapi	42,500	Baseline	50,500	ImpactQuestionarie	8,000
90	Tirana RDA	4964	BLLAMA Shpk	Andon	Bl lama	55,100	Baseline	70,000	ImpactQuestionarie	14,900
91	Tirana RDA	5031	HYSNI HUSHI	Hysni	Hushi	29,000	Baseline	30,000	ImpactQuestionarie	1,000
92	Tirana RDA	5343	EGDI - GRAMA	Armand	Reveli	156,000	Baseline	166,920	ImpactQuestionarie	10,920
93	Vlora RDA	1168	ERVM Shpk	Vesaf	Musai	10,000	Baseline	12,000	ImpactQuestionarie	2,000
94	Vlora RDA	1171	LIMOZ MYRTAJ	Limoz	Myrtaj	56,300	Baseline	59,000	ImpactQuestionarie	2,700
95	Vlora RDA	4024	GJELBERIMI 2000 Shpk	Kastriot	Shehaj	26,800	Baseline	30,000	ImpactQuestionarie	3,200
96	Vlora RDA	4939	FRUT LLAQ	Qazim	Muhametaj	0	Baseline	10,000	ImpactQuestionarie	10,000
97	Vlora RDA	4940	BARDHI BALLA	Bardhi	Balla	200,000	Baseline	220,000	ImpactQuestionarie	20,000
98	Vlora RDA	4954	YLSI LAZE	Ylsi	Laze	0	Baseline	10,000	ImpactQuestionarie	10,000
99	Vlora RDA	5088	AVNI SKENDAJ	Avni	Skendaj	9,000	Baseline	25,000	ImpactQuestionarie	16,000
100	Vlora RDA	5124	GEZIM ARAPI	Gezim	Arap	0	Training	4,000	Training	4,000
101	Vlora RDA	5131	ADILAJ KOJDHELI	Adilaj	Kojdheli	0	Training	5,000	Training	5,000
102	Vlora RDA	5178	ZARIF ZENELI	Zarif	Zeneli	64,380	Baseline	70,500	ImpactQuestionarie	6,120
103	Vlora RDA	5489	ALI GJOKA	Ali	Gjoka	0	Training	5,000	Training	5,000
104	Vlora RDA	5516	XHYER ALIRA	Xhyer	Alira	0	Training	6,000	Training	6,000
105	Vlora RDA	5696	STAVRI BAMI	Stavri	Bami	206,400	Baseline	288,400	ImpactQuestionarie	82,000
106	Vlora RDA	5799	PELLUMB SALIU	Pellumb	Saliu	160,000	Baseline	182,000	ImpactQuestionarie	22,000
107	Vlora RDA	5844	SARA Shpk	Zhyljen	Papajorgji	270,000	Baseline	277,500	ImpactQuestionarie	7,500
108	Vlora RDA	5932	XHEMZI TUSHAJ	Xhemzi	Tushaj	0	Training	7,000	Training	7,000
109	Vlora RDA	5945	QANI XHAFERI	Qani	Xhaferi	0	Training	10,000	Training	10,000
110	Vlora RDA	5946	BAJTAR MUCAJ	Bajtar	Mucaj	0	Training	3,000	Training	3,000
111	Vlora RDA	5948	PATRIOT KASEMI	Patriot	Kasemi	0	Training	1,000	Training	1,000
<b>Sub-total Domestic Sales</b>						<b>33,789,840</b>		<b>51,976,803</b>		<b>18,186,963</b>
<b>Closed Loans</b>						<b>31,903,664</b>		<b>38,170,727</b>		<b>13,230,902</b>
<b>Total Domestic Sales</b>						<b>65,693,504</b>		<b>90,147,530</b>	<b>SO 1.3.3(b)</b>	<b>31,417,865</b>
<b>EXPORT SALES</b>										
1	Fieri RDA	4504	APOLLON Shpk	Hilmi	Brace	0	Baseline	20,000	ImpactQuestionarie	20,000
2	NATC	4010	ALFA ROMEO	Fatmir	Kallbaqi	0	Baseline	800,000	ImpactQuestionarie	800,000
3	NATC	4955	SHOQATA BLETAREVE	Kadri	Bulica	0	Baseline	13,008	ImpactQuestionarie	13,008
4	TEULEDA	5358	BESIM MORIQI	Besim	Moriqi	6,000	Baseline	9,600	ImpactQuestionarie	3,600

No.	BSP/Partners	Client ID	Business Name	Name	Surname	Earliest value recorded		Latest value recorded		Increase in Sales (00's LEK)
						(00's Lek)	Document	(00's LEK)	Document	
5	Tirana RDA	4004	EUROPAN DRURI Shpk	Kadri	Kurti	37,000	Baseline	42,000	ImpactQuestionarie	5,000
6	Vlora RDA	4910	SHAQIR MAZE	Shaqir	Maze	42,500	Baseline	45,500	ImpactQuestionarie	3,000
7	Vlora RDA	5696	STAVRI BAMI	Stavri	Bami	98,000	Baseline	182,500	ImpactQuestionarie	84,500
8	Vlora RDA	5697	LLUKAN KOTE	Llukan	Kote	240,000	Baseline	288,000	ImpactQuestionarie	48,000
9	Vlora RDA	5698	ILIA BUZUQI	Ilia	Buzuqi	360,000	Baseline	448,000	ImpactQuestionarie	88,000
10	Vlora RDA	5799	PELLUMB SALIU	Pellumb	Saliu	102,000	Baseline	132,500	ImpactQuestionarie	30,500
11	Vlora RDA	5800	LEFTER RUBIA	Lfter	Rubia	34,000	Baseline	34,500	ImpactQuestionarie	500
<b>TOTAL Export Sales</b>						<b>919,500</b>		<b>2,015,608</b>		<b>1,096,108</b>

REPORT 5 – Number of Assisted enterprises Applying New Technologies, Management Practices and Marketing Strategies, up to September 30, 2006

SECTOR	IR 1.1 New Technology	IR 1.2 Management Practices	IR 1.3 Marketing Strategies
Fruit And Vegetables Cultivation And Processing	18	15	11
Cut Flowers, Seedlings And Ornamental Plants	5	2	4
Bee Products And Processing	1	2	3
Livestock Farming	1	2	0
Grapes Cultivation And Processing	11	1	0
Dairy Products	15	9	14
Olive Cultivation And Processing	6	4	7
Bread And Pastries Production	1	4	4
Herbs And Spices	0	0	0
Meat Processing	4	4	2
Water And Soft Drinks Producers	0	0	0
Other Agribusinesses	2	2	2
<b>A. Sub-Total Agribusiness</b>	<b>64</b>	<b>45</b>	<b>47</b>
Wood Processing	1	1	1
Construction	1	1	1
Carpet Producers	0	0	0
Giftware Producers	0	0	1
Clothing And Textile Producers	1	1	1
Leather Products	0	0	0
Other Non-Agribusiness Producers	2	1	2
<b>B. Sub-Total Non-Agribusiness</b>	<b>5</b>	<b>4</b>	<b>6</b>
Wholesalers	0	0	0
Retailers	0	0	0
Input Suppliers	0	1	1
Services	0	0	0
<b>C. Sub-Total Other</b>	<b>0</b>	<b>1</b>	<b>1</b>
<b>Total from Impact Monitoring Questionnaires</b>	<b>69</b>	<b>50</b>	<b>54</b>
Action Plans	0	0	19
Use of Loan	300	0	0
<b>Total Number of Assisted Enterprises</b>	<b>369</b>	<b>50</b>	<b>73</b>

REPORT 6 – Number of SBCA clients Enterprises and People Receiving Training up to September 30, 2006

Knowledge Increased	Enterprises		People	
	Number	Sub IR	Number	Sub IR
New Technologies	865	1.1.1	888	1.1.2
Good Management	635	1.2.1	699	1.2.2
Marketing Strategies	117	1.3.1	265	1.3.2

REPORT 7a – Number and Value of Loans from the Commercial Bank (BKT) up to September 30, 2006

SECTORS	SBCA LOAN FUND PORTOFOLIO	
	Number of loans	Value of Loans (USD)
Fruit And Vegetables Cultivation And Processing	3	99,516
Cut Flowers, Seedlings And Ornamental Plants	0	0
Bee Products And Processing	0	0
Livestock Farming	2	51,327
Grapes Cultivation And Processing	0	0
Dairy Products	3	28,377
Olive Cultivation And Processing	1	4,992
Bread And Pastries Production	6	193,499
Herbs And Spices	0	0
Meat Processing	3	97,302
Water And Soft Drinks Producers	0	0
Other Agribusinesses	3	35,935
<b>A. Total Agribusiness</b>	<b>21</b>	<b>510,949</b>
Wood Processing	16	301,076
Construction	19	384,695
Carpet Producers	0	0
Giftware Producers	0	0
Clothing And Textile Producers	6	186,605
Leather Products	1	11,406
Other Non-Agribusiness Producers	8	192,471
<b>B. Total Non - Agribusiness</b>	<b>50</b>	<b>1,076,253</b>
Wholesalers	4	117,074
Retailers	2	25,545
Input Suppliers	1	27,157
Services	6	243,803
<b>C. Other Businesses</b>	<b>13</b>	<b>413,579</b>
<b>Total A + B + C</b>	<b>84</b>	<b>2,000,781</b>

REPORT 7b – Number and Value of Loans from the Non-bank Financial Institution (PSHM) up to September 30, 2006

SECTORS	SME LOAN FUND PORTFOLIO	
	Number of Loans	Value of Loans (USD)
Fruit and vegetables cultivation and processing	38	355,318
Cut flowers, seedlings and ornamental plants	6	68,745
Bee products and processing	0	0
Livestock farming	98	1,006,703
Grapes cultivation and processing	1	5,152
Dairy products	12	231,981
Olive cultivation and processing	0	0
Bread and pastries production	40	400,011
Herbs and spices	2	29,500
Meat processing	2	24,142
Water and soft drinks producers	2	14,140
Other agribusinesses	25	263,629
<b>A. Total agribusiness</b>	<b>226</b>	<b>2,399,321</b>
Wood processing	36	417,487
Construction	44	594,004
Carpet producers	1	5,254
Giftware producers	2	40,177
Clothing and textile producers	10	97,469
Leather products	2	30,498
Other non-agribusiness producers	11	141,816
<b>B. Total non - agribusiness</b>	<b>106</b>	<b>1,326,705</b>
Wholesalers	1	52,327
Retailers	6	74,799
Input suppliers	1	4,224
Services	7	132,302
<b>C. Other businesses</b>	<b>15</b>	<b>263,652</b>
<b>Total A + B + C</b>	<b>347</b>	<b>3,989,677</b>

# **APPENDIX C**

## **KEY RESULTS**

**KEY RESULT ONE: Increasing Sales and Employment in Target Enterprises**

**KEY RESULT TWO: Enhancing Access to Finance for Target Enterprises**

**KEY RESULT THREE: Monitoring, Measuring and Communicating SBCA Impact**

### 3. APPENDIX C – Key Results

#### KEY RESULT ONE: Increasing Sales and Employment in Target Enterprises

A summary of the clients receiving assistance from SBCA to date is shown, by sector, in Table 3 below.

**Table 3 : Number of Clients benefiting from the SBCA Technical Assistance and Training up to September 30, 2006**

SECTOR	Type of Assistance				*Adjusted Client Total (SO 1.3.1)
	Tech. Assistance	Loans	Training	Subtotal	
Fruit and Vegetables Cultivation and Processing	57	35	446	538	517
Cut flowers, Seedlings and Ornamental Plants	8	6	91	105	98
Bee products and Processing	8	0	52	60	54
Livestock Farming	5	91	39	135	131
Grapes Cultivation and Processing	4	1	239	244	243
Dairy Products	20	14	33	67	57
Olive Cultivation and Processing	12	1	178	191	182
Bread and Pastries Production	10	41	2	53	53
Herbs and Spices	2	2	23	27	26
Meat Processing	9	5	8	22	19
Water and Soft Drinks Producers	1	2	2	5	5
Other Agribusinesses	8	25	30	63	61
<b>Sub-Total Agribusiness</b>	<b>144</b>	<b>223</b>	<b>1,143</b>	<b>1,510</b>	<b>1,446</b>
Wood Processing	3	46	6	55	52
Construction	3	52	12	67	66
Carpet Producers	2	1	1	4	4
Giftware Producers	1	1	3	5	5
Clothing and Textile Producers	5	16	10	31	29
Leather Products	0	3	1	4	4
Other Non-Agribusiness Producers	4	18	22	44	43
<b>B. Sub-Total Non-Agribusiness</b>	<b>18</b>	<b>137</b>	<b>55</b>	<b>210</b>	<b>203</b>
Wholesalers	0	5	3	8	8
Retailers	0	7	30	37	37
Input Suppliers	4	2	15	21	21
Services	1	12	79	92	92
<b>Sub - Total Other</b>	<b>5</b>	<b>26</b>	<b>127</b>	<b>158</b>	<b>158</b>
<b>TOTAL</b>	<b>167</b>	<b>386</b>	<b>1,325</b>	<b>1,878</b>	<b>1,807</b>

\* To avoid double counting, i.e. those clients that have received more than 1 unit of assistance.

A total of 107 clients reported a FTE increase of 1,119 jobs. Report 1 in the Appendix lists all the companies included in this total. The number of self-sustaining private enterprises benefiting directly is 1,807 (SO 1.3.1) and the number of indirectly benefiting enterprises is 625 (SO 1.3.2).

The value of sales of Albanian products in domestic markets is \$185,518,795 (SO1.3.3a) and the increase of domestic sales is \$31,417,785 (SO 1.3.3b). The value of export sales is \$10,609,756 (SO 1.3.4a) and the increase in export sales is \$1,096,108 (SO 1.3.4b). A summary of overall domestic and export sales, by sector, is shown in Report 3, and a list of

clients reporting increases in domestic and export sales is shown in Report 4. Both these reports are included in the appendix to this report.

A summary of the types of assistance SBCA has provided to its Phase 2 clients is shown in the separate Annex 4, and, the number of clients assisted, is shown in Report 2 in the Appendix. This report groups clients into knowledge increased in: new technology, good management and marketing strategies. A summary of the types of assistance provided to SBCA's 153 clients that have completed action plans is shown in the separate Annex 2.

Selected results are shown under each of the headings below. The first "assistance" sections refer to results by type of assistance, and the second sections show results achieved by selected clients based on the main assistance offered, e.g. a client receiving assistance mainly on technology issues, but that is also receiving assistance in management and marketing is shown only under technology.

### ***1. Increased Knowledge in New Technology***

In the SBCA Project to date 888 people, from 865 enterprises, have received training in new technology. Of the latter, 369 enterprises have applied new technology in their businesses.

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#### a. By Type of Assistance

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- **Assistance in production control management** – During this quarter SBCA has assisted 20 clients through the short term expert Harry Fitch on production control management and operations. New Excel spreadsheets for production control were designed for several companies. During Q4 2005/6, the SBCA short-term specialist trained the business owners and their respective personnel on using the spreadsheets.
- **Quality and Productivity** – New techniques to increase productivity and quality have been implemented in 99 client enterprises.
- **Sourcing of Equipment** – SBCA has assisted 29 enterprises in equipment sourcing.
- **New Suppliers** – A total of 10 enterprises have been assisted in facilitating agreements with new suppliers.
- **New Products** – SBCA has assisted 17 clients in introducing and developing new products.
- **Seedling Producers Training in Vlora, Fier and Berat Districts** – On July 12-13, and July 27-28, 2006, SBCA (through Vlora RDA) organized 2 two-day training sessions, in Fier and in Berat on producing certified seedlings for intensive fruit tree farming. The training was attended by 65 seedlings producers and fruit tree farmers. In total 30 seedlings producers from Vlora, Fier and Berat and 35 fruit tree farmers attended these trainings. This training will result in improvements in the quality of fruits produced and increases in sales from seedlings purchases.

- **Training on Using Organic Waste as Fertilizer in Vlora** – In July 2006, SBCA (through Vlora RDA) organized 7 training sessions (in Vlora) attended by 116 farmers. The purpose of the training was to use waste as fertilizer for producing organic fruits. Training included a demonstration of collection, processing and use of organic fertilizers in the seedlings farm of Kastriot Shehaj, Vlora. The techniques will be applied in 16 villages.
- **Training with fruit growers and vegetable farmers in Plasë, Korçë** – On July 10, SBCA (through Korça RDA) held a training event at the wholesale market in Plasë village in Korça. The training was targeted at 16 big vegetables farmers and fruit tree growers that supply this market. The fruit in focus was the apple for which the Korca region is famous in Albania. Topics included the importance of establishing and following the instructions of technological cards such as the selection of appropriate apple seedling varieties, planting distances, pruning methods, fertilization and irrigation. Using these technological cards will lead to more efficient operation of the farms and higher profitability. Other training components included costing and sales techniques.
- **Training of Greenhouse farmers in Shijon village, Elbasan** – On September 13, 2006, 16 greenhouse farmers from Shijon village in the commune of Bradashesh in Elbasan benefited from training on agricultural services that should be carried out in greenhouses in order to obtain the right quality and quantity of crops grown in the greenhouse. The module included technical aspects (such as seeds selection, temperature, humidity requirements and protection from parasites) and loan application procedures.
- **Training of Olive Growers in Elbasan** – On September 15, SBCA (through Elbasan RDA) delivered training to 17 olive growers in Elbasan. The training was organized at the request of an olive processor, Skilja Shpk, a client of SBCA. The training, which took place at the client's factory, was targeted at improving the quality of olives supplied by the farmers for processing. It included topics such as tree services, fighting of olive fly and the harvesting timing requirements of the processing industry. The event was also broadcast on the local TV station.

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b. By Client

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- **Ilirian Shameti** – SBCA has helped the Shameti Dairy (based in Vlora) in assisting sheep milk suppliers with increasing the supply and quality of milk.
- **Fredi Mahmutaj** – A cheese producer from Gjirokastra, Mahmutaj, has been assisted in producing and branding a new Gravier variety of cheese.
- **Kastriot Shehaj** – He has received assistance in the implementation of solar greenhouse technology for his seedlings farm, located outside Vlora, which will reduce costs and raise productivity.
- **Zarif Zeneli** – This seedling producer from Vlora has been assisted with the introduction of apple summer seedlings and with increasing the productivity of other fruit tree seedlings.

- **Kastriot Cuedari** – Has been assisted with sourcing pitting machines for olives, from Spain. He is planning to introduce vacuum packaged and sliced olives to restaurants next year.
- **Astrit Kadilli, Astrit Hoxha, Dashamir Caushi, Melsi Begolli, Nexhat Mullalli, -** These apple growers received individual assistance on fertilizing techniques, the fighting of apple tree diseases, supervision of irrigation frequency schemes, humidity measurement and post harvesting techniques.
- **Dion Xhafi, Agim Veliu, Rizajet Agolli** – These white bean (plaki) growers during this quarter received assistance on various agricultural services that lead to a higher and healthier output. Prescriptions of pesticides were provided by the specialist in order to fight two diseases that occurred during the season. If these measures would not have been taken in time the produce would have been lost. Assistance was also provided in harvesting techniques and the preparation of beans for export.
- **Florjan-V** – SBCA, through its short term expert Harry Fitch, has assisted this Shkodra based company with the design of a production management system. The assistance will be completed in October 2006.
- **Melgushi** – SBCA, through its short term expert Harry Fitch, has assisted this Shkodra-based clothing manufacturer with the design of a production management program. The assistance will be completed in October 2006.

## ***2. Increased Knowledge in Good Management***

To date SBCA has trained 699 people, from 635 enterprises in good management, of which 50 reported that they have applied, or are applying, new management practices.

### **a. By Type of Assistance**

- **Business Planning** – SBCA has completed business plans (in its standard format) for Sabin, Miell Tirana, and Butrinti. It has completed marketing plans for Jeta Shpk. and the Fany Food Company (both from Shkodra). The SBCA team is working on a total of 50 business plans including ten for cheese producers, seven for olive oil producers, and 5 for watermelon producers.
- **EUREPGAP certification of mandarin farms** – SBCA is assisting 5 mandarin producers in Saranda to certify their mandarin farms to EUREPGAP standards. This will enhance their potential for exporting to EU through the Greek port of Igumenitsa.
- **Training on Making Cent\$** - Following a demand for the interactive training of Making Cent\$, SBCA (through Korca RDA) has organized two Making Cents sessions, of three days each, which focused on business plan preparation and introduced business management concepts by simulating real business situations. A total of 31 businesses participated. The training impact will continue to be measured in the current and the following quarter.

- **Training on Making Cent\$** - On August 12, 2006, TEULEDA organized a three days training on Making Cent\$. In all, 15 businesses were trained.
- **Training on Management** – On July 8, 2006, the National Agriculture Training Centre delivered training on business management topics. A total of 15 businesses from productive sectors, and from a wide range of locations, participated in the training.
- **Costing** – The SBCA short term specialist, Marc de Carheil, has conducted costing analyses for the SBCA cheese clients during his last trip to Albania.

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b. By Client

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- **EUREPGAP Standards for Mandarin Producers in Saranda** – This included the assessment of the overall farm, explanation of EUREPGAP concepts, workshops on all production processes, the implementation of EUREPGAP standards on the individual farm, the drafting of a quality manual, the implementation of internal auditing, and completing the application for certification. The five farmers are - Thomas Kote, Dhonat Duro, Pilo Camuli, Memo Baho, and Ilir Zote.
- **Alcred Shpk** – SBCA had worked with a producer group of 10 pepper growers from Sulzotaj and Spolata villages in Lushnja providing specialized technical assistance. Since the middle of August, SBCA has mediated with the pepper growers to sell their produce to Alcred. By the end of September, Alcred has bought an estimated 200 tons of fresh pepper from these suppliers. Although Alcred had complaints about the quality of pepper, it did buy a sufficient quantity to meet its needs. However, Alcred has delayed payments to three of these suppliers by more than 2 months. This has caused not only the severing of the relationship with the three, but has also alienated other suppliers who believe that Alcred do not have the ability to pay and are now selling their produce in the fresh fruit market and to other processors in Berat, including the SBCA client Sidnej shpk.
- **JETA shpk.** – This Shkodra-based client has been assisted from SBCA in the preparation of a sales and marketing plan. He is also receiving assistance in business planning. The company was assisted from SBCA by increasing sales through access to retailers in Durres and Tirana.
- **Nikolino** – Nikolino is receiving assistance (through one of SBCA's subcontracted chartered accountants) on the preparation of financial statements. He has also been assisted (by Marc de Carheil) in costing new and existing dairy products.
- **NZI** - This dairy has been assisted (by Marc de Carheil) in costing. The specialist also trained the owner and his son and prepared simple Excel spreadsheets for calculating costs and cash flow.
- **Koci** - The client was assisted in the costing of new and existing dairy products.
- **Greal** - Marc de Carheil assisted the client in the costing of new and existing products.

- **Afrat** – Afrat received costing assistance from Marc de Carheil, SBCA's short term cheese specialist..
- **Lushkja** – This Lushnja-based dairy received costing assistance from Marc de Carheil.
- **Albamilk** – Albamilk were assisted in the costing of new cheeses and existing dairy products.
- **Bianca** - The cheese specialist trained the manager and his son in preparing and using Excel spreadsheets for calculating costs and cash flow.
- **Brual** – Brual were shown how to calculate the costs of their cheese and dairy products.
- **Miell Tirana sha** – With SBCA technical assistance, the company completed the first phase of certification for ISO 9001:2000 and HACCP. This process resulted from collaboration between SBCA and the World Bank Group (IFC) PEPSE Project operating in Albania. In addition, SBCA has completed the business plan for the company, which will be used as an internal management tool and for further business development.
- **Shkalla Shpk** – As reported in previous quarters, the company has Piralisi equipment which it bought through a loan from Tirana Bank. SBCA assisted Skalla in solving equipment installation problems with Piralisi. Without this assistance Skalla would have lost a season's processing and could have gone out of business.
- **Qemal Heba** – This meat processor from Gjirokastra had applied for a \$50,000 loan from PSHM. At the request of PSHM's Credit Committee, SBCA assisted them with the preparation of a report on hygiene conditions of the business premises. SBCA made recommendations for improvements which were used as a basis for continuing the loan approval process.
- **Univers Darb Frigo** – A group of 10 workers were trained in the hygiene conditions that must be applied during the production process. The company was provided with manuals which are required to be used all workers in the production section.

### ***3. Increased Knowledge of Marketing Strategies***

During SBCA Phase 2, the Project has trained 265 people, from 117 enterprises, in marketing strategies of which 73 enterprises have applied marketing strategies that have enhanced competitiveness.

#### **a. By Type of Assistance**

- **Branding** – SBCA has assisted 87 companies in introducing branding in the form of designing new logos, labels, stationery etc. The Project will compile a brochure on the results of its branding, client by client, during the next quarter.

- **Sales Analyses** – In September 2006, short term consultant Antonio Calzada worked with 10 SBCA clients in compiling marketing plans that will be included in their business plans.
- **Client Web Sites** – Four websites have been completed this quarter for: Artflex. The mattress producer from Shkodra; AKLD Shpk, a watermelon wholesaler and agricultural input supplier from Saranda; Gjelberimi 2000, a seedlings producer from Lezha; and for the 5 EUREPGAP certified watermelon producers.
- **Business Promoters** – SBCA, through its business promoters, have written a total of 571 purchase orders (to the value of \$209,555) for assisted clients. The number and value of purchase orders taken, by client, is shown in separate Annex 1.
- **Marketing Strategy for Butrinti Imp-Exp Shpk.** - During this quarter, the SBCA has completed the marketing strategy for this client.
- **Branding and Product Catalogue** – SBCA has assisted ARTFLEX, a mattress producer in Shkodra with the design of the product's catalogue. The Project also assisted SEZAIR, a working wear company from Lezha, in the preparation and printing of their product catalogue.
- **Marketing Plans** – SBCA is preparing marketing plans for selected cheese clients with priority being given to those involved in the marketing cooperative.
- **Marketing Cooperative** – Town meetings were held for cheese and olive oil producers to explain them the importance, benefits and ways of establishing marketing cooperatives.

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#### b. By Client

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- **Alsa Shpk** – This Vlora sausage producer has been assisted with the preparation of a marketing plan and the provision of marketing information on Tirana retailers, which will help with the penetration of his products into the Tirana market.
- **Sidnej Shpk** – This fruit and vegetable processor has been provided with information on export tariffs and procedures to sell in Kosovo. The information was used to test the possibilities for exporting to Kosovo. In addition, SBCA staff have advised the owner on a new marketing strategy including the setting up a warehouse in Tirana and organizing the distribution of products in the Tirana area.
- **Europa Shpk** – A marketing strategy has been prepared for this Elbasan-based metal construction company during this quarter. It will be an integral part of the SBCA business plan which will be completed in October, 2006.
- **Greal Shpk** – SBCA has continued providing assistance to Greal Dairy in the preparation of a written marketing strategy.

- **Vanest Shpk** – A written marketing strategy has been developed for this Korca-based meat processor located in Korca. This company is represented in the market through its brand name FIX.
- **Leopard 2D** – This food processing company has already delivered its first batches of jams that carry the new labels and logo designed with SBCA assistance.
- **IVAP Shpk** – This olive oil producer is being assisted with marketing planning and the redesigning of its label.
- **Limion Peska Shpk** – This fish collector and exporter is being assisted with the redesigning of its label, and an assessment for obtaining HACCP certification.
- **Pervizi Shpk** – This olive oil and honey packaging company is being assisted with the redesigning of its labels.
- **Butrinti Imp-Exp Shpk.** – SBCA has assisted this mussel processor on marketing strategy and the preparation of a business plan.
- **Nesa** – This Shkodra-based carpet producer has received assistance from SBCA on the preparation of a product catalogue, business cards, branding and logo.
- **Fany Food** – This tomato sauce producer from Shkodra is receiving assistance on developing a new logo and brand for the company and also on the market survey for the processed food sector. The client is also being assisted on marketing strategy, on the preparation of financial statements and the preparation of a business plan.
- **Fatmir Mehmetaj** – SBCA has completed the design of a leaflet, labels and a website for Fatmir Mehmetaj who is not only a honey producer but also produces other honey and honey derived products such as propolis, honey vinegar, and honey grappa.
- **Miell Tirana sh.a** – SBCA completed the preparation of a marketing strategy, a business plan, website re-design and leaflets. In addition, SBCA assisted the company with the preparation of promotional materials that were required by them for participation in the Fiera De Levante fair, organized in Bari – Italy. All the costs of the promotional materials were covered by the company.
- **Behari Shpk** – A dessert producer from Tirana, SBCA is assisting the client in the preparation of a catalog.
- **Eurogramma shpk** – This crackers producer is being assisted by SBCA in the preparation of a website.
- **Gjelberimi shpk** - This nursery, located in Lezha, produces decorative plants, forestry plants, medicinal plants etc, and has been in the preparation of a leaflet and a website.

## KEY RESULT TWO: Enhancing Access to Finance for Target Enterprises

### 1. Number and Value of Loans from Commercial Banks (BKT)

- **BKT Close Out** – SBCA will complete its plan for closing the guarantee agreement with BKT, after conducting a final audit and submitting the final plan for approval by USAID.

The number and value of loans disbursed through BKT in Phase 2 are shown in Table 4 below.

**Table 4 : Number and Value of Commercial Loans through BKT (Report 7a)**

SECTORS	SBCA LOAN FUND PORTOFOLIO	
	Number of loans	Value of Loans (USD)
Fruit And Vegetables Cultivation And Processing	3	99,516
Cut Flowers, Seedlings And Ornamental Plants	0	0
Bee Products And Processing	0	0
Livestock Farming	2	51,327
Grapes Cultivation And Processing	0	0
Dairy Products	3	28,377
Olive Cultivation And Processing	1	4,992
Bread And Pastries Production	6	193,499
Herbs And Spices	0	0
Meat Processing	3	97,302
Water And Soft Drinks Producers	0	0
Other Agribusinesses	3	35,935
<b>A. Total Agribusiness</b>	<b>21</b>	<b>510,949</b>
Wood Processing	16	301,076
Construction	19	384,695
Carpet Producers	0	0
Giftware Producers	0	0
Clothing And Textile Producers	6	186,605
Leather Products	1	11,406
Other Non-Agribusiness Producers	8	192,471
<b>B. Total Non - Agribusiness</b>	<b>50</b>	<b>1,076,253</b>
Wholesalers	4	117,074
Retailers	2	25,545
Input Suppliers	1	27,157
Services	6	243,803
<b>C. Other Businesses</b>	<b>13</b>	<b>413,579</b>
<b>Total A + B + C</b>	<b>84</b>	<b>2,000,781</b>

- **Performance** - No loans have been made by BKT during this quarter as it is too close to the Project and date. The performance of the lending program is the same as reported in the previous quarter. SBCA has disbursed in total, 84 loans (Sub IR 2.1) up to the end of Q4 FY2005. The average loan size is \$24,000.
- **Value of Loans Disbursed** – The Phase 2 cumulative loan portfolio stands at \$2,000,781 (Sub IR 2.3), Of this, \$510,949 (25.5%) was disbursed to agribusinesses and \$1,076,253 (53.8%) to non-agribusinesses.
- **Achievement of the target** – Due to the short tenure of the loan, and project time constraints, BKT could not reach the target regarding the number of the loans. However, in terms of the value of loans disbursed, by including the leverage amount, SBCA has exceeded the target by disbursing \$6,340,025 to 84 businesses. The average guarantee cover, including the leveraged amount, is 10.3%.

**Table 5 : The Leverage Effect of the SBCA Loan Fund**

Description	Cumulative Portfolio	Cumulative SBCA Guarantee	SBCA Guarantee Coverage	BK Coverage
Loan portfolio including the Guarantee Portion	\$6,340,025	\$655,532	10.3%	89.7%
Guarantee Loan Portfolio	\$2,000,973	\$655,532	32.4	67.6
Leverage Fund of BKT	\$4,339,052	None	0.0	100.0

- **SBCA Fund Performance to Date** – Of the total of 100 loans made during Phase 1, four loans are not performing. They are Qeha 91 Shpk, Kruja I Shpk, Live 03 Shpk and Natasha Canko. The 4 have a total outstanding guarantee of \$15,941. For the loans made in Phase 2, only one loan is not performing, Dilinda Shpk, which has an outstanding loan amount of \$26,251. The total outstanding guarantee cover for delinquent loans from Phase 1 and Phase 2 is \$42,192. BKT has started court procedures for Live 03, Qeha 91, Natasha Canko and Dilinda Shpk while Kruja shpk is still being closely monitored. Since SBCA is nearing closure, it has requested BKT to take final actions on Kruja shpk in order to calculate the final loss from the Loan Guarantee Program. If we consider no recovery from the execution of collateral from those loans, the performance on the Loan Guarantee Program would be 95%.<sup>1</sup>

<sup>1</sup> The performance of Loan Guarantee fund is calculated for the disbursed amount of \$750,000. If we also take into account recycled funds then the performance would be 98%.

**Table 6 : BKT Fund performance to date**

<b>Name of the company</b>	<b>Outstanding principal</b>	<b>Outstanding guarantee Cover</b>
<b>PHASE 1</b>		
Qeha 91 shpk	Leke 1,156,359	\$4,799
Live 03 shpk	\$ 3,710	\$1,855
Natasha Canko	\$ 8,067	\$ 4,034
Kruja shpk	Leke 1,480,000	\$5,253
<b>Total outstanding guarantee cover (PHASE 1)</b>		<b>15,941</b>
<b>PHASE 2</b>		
Dilinda shpk	Euro 50,002	\$26,251
<b>Total outstanding guarantee cover (PHASE 2)</b>		<b>\$26,251</b>
<b>Total outstanding guarantee cover (PHASE 1 + PHASE 2)</b>		<b>\$42,192</b>

- **Use of Funds** –As reported in the previous quarter, due to the approaching project end date, BKT has confirmed (in writing) that it cannot make use of the additional \$250,000 of funds allocated for Phase 2.
- **Amendment of the Contract** – Due to the changes in the Libor market rate, SBCA has undertaken an amendment of the Loan Grant Agreement in order to revise the interest rates charged on the SBCA Holding Account and the Loan Guarantee Account. However, SBCA is still waiting for USAID approval on this amendment.

## ***2. Number and Value of Loans from Non-Bank Financial Institutions (PSHM)***

This is the section formerly headed “Expand Direct Lending Program’ in previous quarterly reports, and includes lending through SBCA’s SME Fund at PSHM. The number and value of loans disbursed during Phase 2 are shown in Table 7 below.

- **PSHM Close Out** – SBCA will consult with USAID to agree upon a solution for the disposal of the \$2,550,000 loan fund at PSHM. SBCA will then be able to complete the plan for closing the agreement with PSHM after the final audit.
- **PSHM Audit** – On March 28-30, SBCA conducted an audit of the SME Loan Fund. A total of 99 files were checked and a draft copy of this report was submitted to PSHM for their approval. During this quarter, PSHM has undertaken a review of all files that were audited from SBCA in order to find out whether the SBCA findings were in compliance with PSHM regulations or not. As a result, most of the findings identified by SBCA were accepted by PSHM and they are taking actions based on the recommendations made by SBCA. A copy of this report is included in the separate annex.

**Table 7 : Number and Value of Non-Bank Financial Institution Loans through PSHM (Report 7b)**

SECTORS	SME LOAN FUND PORTFOLIO	
	Number of Loans	Value of Loans (USD)
Fruit and vegetables cultivation and processing	38	355,318
Cut flowers, seedlings and ornamental plants	6	68,745
Bee products and processing	0	0
Livestock farming	98	1,006,703
Grapes cultivation and processing	1	5,152
Dairy products	12	231,981
Olive cultivation and processing	0	0
Bread and pastries production	40	400,011
Herbs and spices	2	29,500
Meat processing	2	24,142
Water and soft drinks producers	2	14,140
Other agribusinesses	25	263,629
<b>A. Total agribusiness</b>	<b>226</b>	<b>2,399,321</b>
Wood processing	36	417,487
Construction	44	594,004
Carpet producers	1	5,254
Giftware producers	2	40,177
Clothing and textile producers	10	97,469
Leather products	2	30,498
Other non-agribusiness producers	11	141,816
<b>B. Total non - agribusiness</b>	<b>106</b>	<b>1,326,705</b>
Wholesalers	1	52,327
Retailers	6	74,799
Input suppliers	1	4,224
Services	7	132,302
<b>C. Other businesses</b>	<b>15</b>	<b>263,652</b>
<b>Total A + B + C</b>	<b>347</b>	<b>3,989,677</b>

- **Number of Loans Disbursed** – SBCA has disbursed 347 loans (Sub IR 2.2) up to the end of Q4 FY2005 including 42 in the current quarter. The average loan size is \$11,498.
- **Value of Loans Disbursed** – The Phase 2 cumulative loan portfolio is \$3,989,687 (Sub IR 2.4), of which \$527,544 was disbursed during the current quarter. Of this \$2,399,321 (67%) was disbursed to agribusinesses and \$1,326,705 (33%) to non-agribusinesses. The

highest number of loans (98) was made to livestock producers. There are 4 clients (Agim Naska, Xhevdet Hadaj, Jani Nini and Dhimiter Fundo) that are delinquent for over 30 days for a total of outstanding of \$41,654. This represents 1% of the outstanding loan portfolio of \$2,446,645.

- **Loan Approval Process** – Since the start of the SBCA Project, 965 of the 1,309 loan applications submitted by PSHM have resulted in loans.
- **Phase 1 Loans** – At the end of September 2006 there were Phase 1 loans still outstanding to a value of \$97,257. There are still 41 loans outstanding. The outstanding Phase 1 delinquency amount is \$8,527 on 3 loans (Melqes Roboci, Kujtim Emini and Ramazan Kotorri) that have been delinquent for more than 30 days.
- **SME Fund Performance to Date** – Of the 965 loans disbursed from March 2002 to September 2006, a total of 24 client loans, to a value of \$93,726 have been written off. The write-off amount represents 3% of the total Phase 1 and Phase 2 outstanding loan portfolio. A detailed report on the written off loans is included in the separate annex to this report.
- **PSHM Technical Assistance Use** – As reported in the previous quarter an amendment to the TA budget was made in May 2006. As a result of this amendment PSHM submitted, in July 2006, the TA report for the period January 2006 to June 2006. SBCA has been reviewing all documents submitted by PSHM under the TA contract and has asked PSHM for additional documents.

## KEY RESULT THREE: Monitoring, Measuring & Communicating SBCA Impact

### *1. Monitor and Measure Program Impact and Causality*

- **PMP Indicators and the SBCA Database** – During this quarter SBCA's subcontracted BSPs have continued to measure the impact of the services provided to clients.
- **Job estimation methodology** – Through its lending program with PSHM, SBCA disbursed 1,149 loans during phase 2. At least 200 loans will still be outstanding after the closure of the project. Those loans will contribute to the creation of additional jobs in the future. For this reason, SBCA will develop a methodology which aims at measuring the number of jobs created as result of those loans. The estimated number of jobs will be reported in the next quarter.
- **Impact from Closed Loans** – During this quarter, SBCA has measured the loan impact for 50 BKT loans that were made during Phase 1 but were closed during Phase 2. The number of jobs reported as being created was 231, and the increase in sales recorded for 2005 is \$970,000. In addition 10 Phase 2 loans were closed and resulted in the creation of an estimated 58 jobs and an increase in sales of \$1,090,795. The total number of jobs created by loans closed in Phase 1 and Phase 2 is 286 and the increase in sales is \$2,060,795.

- **Use of SBCA Loans** – The use of loans, in terms of investment and working capital, is shown in Table 8 below.

**Table 8 : The Use of SBCA Loans during Phase 2**

USE OF THE LOAN	PSHM	BKT	TOTAL
Working Capital	67	20	<b>87</b>
Investment (machinery, buildings, equipment)	274	58	<b>332</b>
Land	6	6	<b>12</b>
<b>TOTAL</b>	<b>347</b>	<b>84</b>	<b>431</b>

## 2. Enhance Communications, Outreach and Coordination

- **Client Profiles** – Client profiles have been completed for 60 clients. Selected extracts from some of them will be incorporated into the SBCA web site.
- **The Business Promoter Newsletter** – Another edition of the Business Promoter, subtitled “Growing Albanian Businesses” was completed during the quarter. It highlighted the results of SBCA assistance.

## 4. PROBLEMS ENCOUNTERED

- **Lack of book-keeping systems** – Albanian businesses keep poor financial records and do not have complete book-keeping system. This constitutes an obstacle to business plan preparation.
- **Personnel Changes** – Three SBCA staff members, Elona Basha, Klodian Deliallisi and Arjana Khafa have been recruited by the new MCC Project in Albania. The COPs of the SBCA and MCC projects have agreed on a phased transition that minimizes the disruption to both projects. Hasime Koci will gradually take over Klodi’s accounting responsibilities and Dorela Shani will gradually take over more of Arjana’s work.

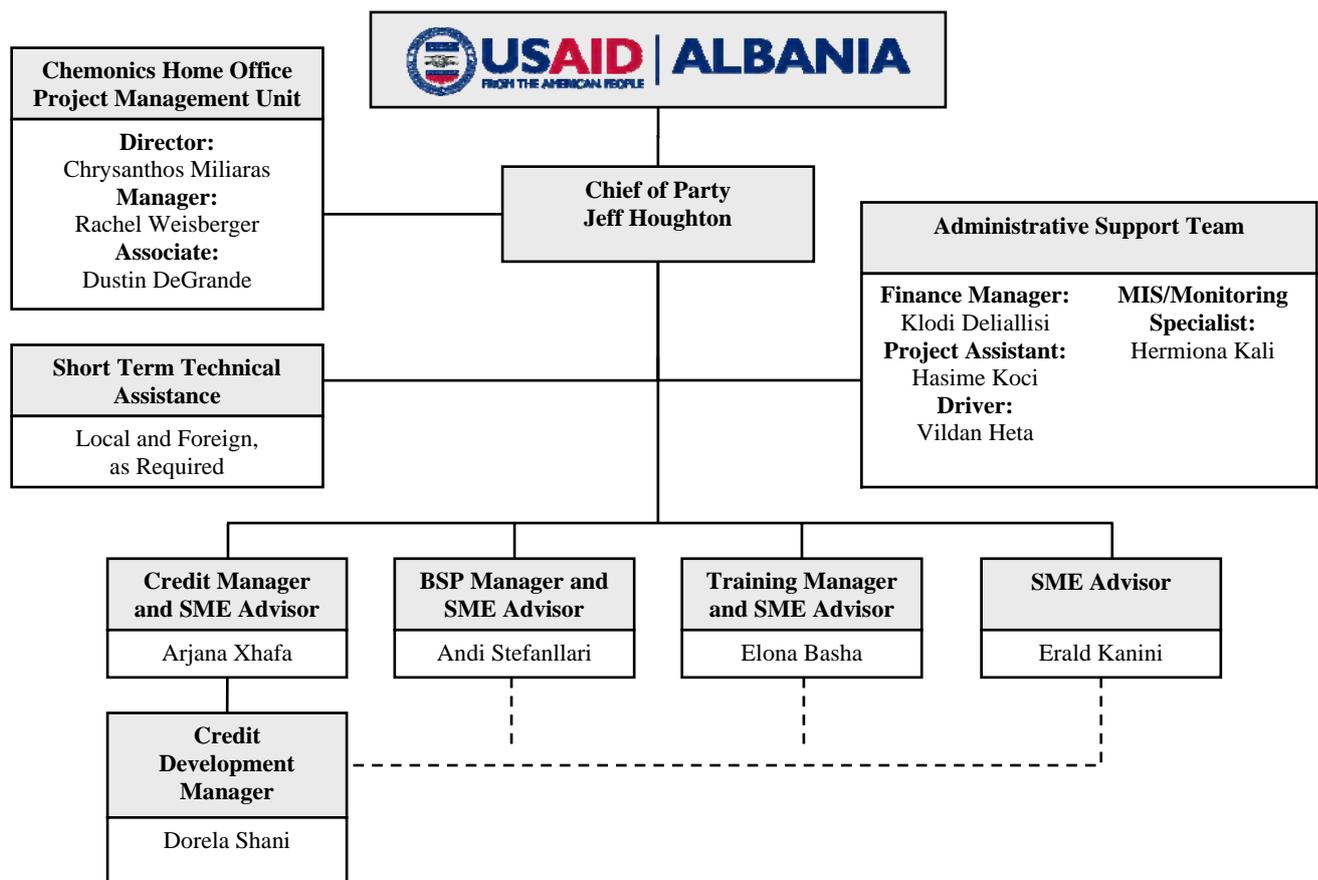
# **APPENDIX D**

## **SBCA STAFF**

## APPENDIX Local Professional Staff

The professional local staff at the SBCA Office has continued to work hard to meet the project's objectives. On June 28, Dorela Shani's promotion from Project Assistant in the SBCA Office to Credit Development Manager was approved by USAID/Budapest. Dorela has been an efficient and productive member of the SBCA team since she began in April 2005 and will make strong contributions to the project in her new role.

### ALBANIA SBCA PROJECT ORGANIZATION CHART



## Person Days

**Table 9 : Phase II Use of Person Days**

Name	Arrival/Departure Date (Expat/TCN) Hire/Termination Date (Local)	Person Days to Date	Remaining Projected Person Days
Jeffrey Houghton (Chief of Party – TCN)	April 8, 2002 – present	1021	173
Arjana Xhafa (Credit Manager and SME Advisor– Local)	April 22, 2002 – present	1011	152
Klodian Deliallisi (Office and Finance Manager – Local)	March 1, 2002– present	993.5	173
Elona Basha (Trading Manager and SME Advisor– Local)	March 5, 2003– present	806	152
Andi Stefanllari (BSP Manager and SME Advisor – Local)	June 2, 2003 – present	715	152
Erald Kanini (SME Advisor– Local)	March 27, 2002– present	1021	150
Hermiona Kali (MIS/Monitoring Specialist – Local)	May 2, 2005 – present	294	173
David Douglas (Business Planning Specialist)	January 3, 2006 to present	38	51
Marc de Carheil (Cheese Specialist)	January 10, 2006 to present	59	28
Harry Fitch (Production Management Specialist)	May 21, 2006 to present	17	61
Eric Howell (Director – Home Office)	March 2005 to February 13, 2006	15	0
Chrysanthos Miliaras (Director— Home Office)	February 14, 2006 to present	6	40
Rachel Weisberger (Manager—Home Office)	December 2005 to present	0	15
Dustin DeGrande (Associate—Home office)	December 12, 2005 to present	8	0
Suzanne Savage (Sales Training Specialist)	September 5 to October 14, 2005	29	0
James Riordan (Competitiveness Expert – Home Office)	March 27 to April 3, 2005	7	0
Karen Potter (Marketing Strategy/Communications Specialist)	December 1 to December 22, 2004	19	11
Shannon Sanquist (Marketing/Sales Consultant)	January 21, 2006 to February 9, 2006	18	0
Antonio Calzada (Marketing/Sales Consultant)	January 26, 2006 to present	39	79
Zachary Hubbell (Field Accountant— Home Office)	March 13, 2006 to present	6	0
William Taylor (Procurement Agent – Home Office)	April 30, 2002 to present	4.02	2

# **APPENDIX E**

## QUARTERLY FINANCIAL UPDATE

## Quarterly Financial Update

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The numbers in Table 10 below reflect the actual and estimated amounts for the SBCA project, as of the end of September 2006.

**Table 10 : Quarterly Financial Update**

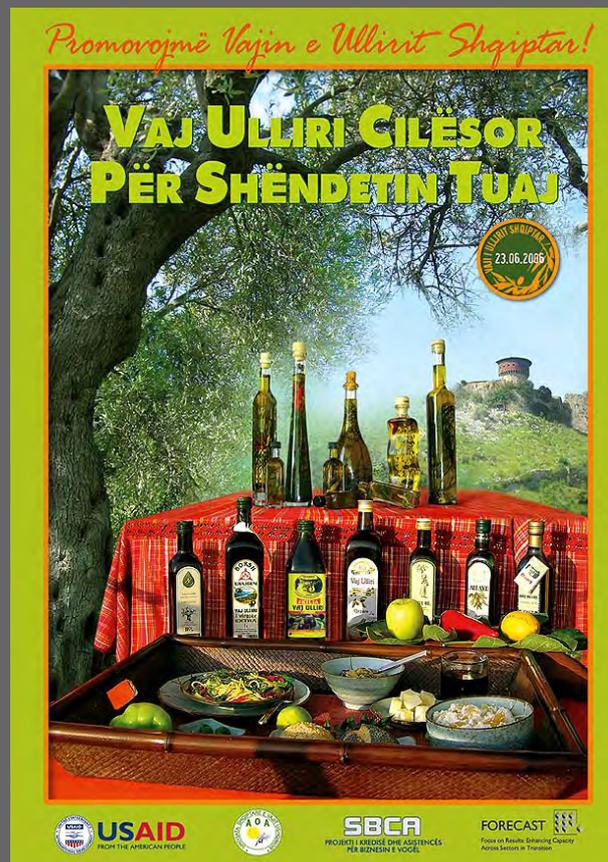


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## QUARTERLY REPORT ANNEXES

FOR JULY 1 TO SEPTEMBER 30, 2006 (Q4, FY 2005/6)

ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT



SEPTEMBER 2006

This publication was produced for review by the United States Agency for International Development. It was prepared by the Albania Small Business Credit and Assistance Project.

# **QUARTERLY REPORT ANNEXES**

FOR JULY 1 TO SEPTEMBER 30, 2006 (Q4, FY 2005/6)

ALBANIA SMALL BUSINESS CREDIT AND ASSISTANCE PROJECT

CONTRACT NUMBER 182-C-00-02-00102-00

## **DISCLAIMER**

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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# **ANNEX 1**

SUMMARY OF SALES ORDERS COMPLETED  
BY SBCA BUSINESS PROMOTERS

**ANNEX 1 – Summary of Sales Orders Completed by SBCA Business Promoters**

No.	Client ID	Business Name	Name	Surname	No of Purchase Orders	Total Sales (00's Leke)
1	4024	GJELBERIMI 2000 Shpk	Kastriot	Shehaj	4	34,350
2	2570	VASILI Shpk	Spiro	Fuqi	116	31,918
3	4969	AGROVET	Shkelqim	Mullalli	14	19,913
4	6199	EPS Youla Group	Rezarta	Agalliu	5	15,115
5	3733	TEIST Shpk	Leonidha	Hoxhaj	60	12,944
6	6009	RIZAJET SOXHUKU	Rizajet	Soxhuku	4	12,740
7	5364	AMARILTO	Tome	Malshi	95	11,157
8	2501	BLETARIA VLORA	Bilbil	Cobaj	15	9,860
9	1327	TRIFAN STAMBOLLI	Trifan	Stambolli	1	8,000
10	1174	BAUDIN BEGAJ	Baudin	Begaj	1	6,000
11	6087	AGIM VELIU	Agim	Veliu	4	5,040
12	4940	BARDHI BALLA	Bardhi	Balla	10	4,940
13	2444	MORAVA KORCE	Gezim	Skerma	17	4,880
14	5258	SEZAIRI Shpk	Besnik	Kadia	2	4,740
15	5799	PELLUMB SALIU	Pellumb	Saliu	5	4,115
16	5697	LLUKAN KOTE	Llukan	Kote	3	3,966
17	2980	FLORIAN-V Shpk	Viktor	Marku	23	3,604
18	1899	SHEHU Shpk	Sezai	Shehu	2	2,664
19	5800	LEFTER RUBIA	Lefter	Rubia	1	1,947
20	4964	BLLAMA Shpk	Andon	Billama	1	1,575
21	2901	JETA Shpk	Kujtim	Kopliku	36	1,445
22	1168	ERVIM Shpk	Vesaf	Musai	12	1,250
23	2972	FREDI MAHMUTAJ	Fredi	Mahmutaj	5	1,100
24	6088	EDIPACK	Bardhyl	Balteza	2	1,051
25	2649	BUTRINTI Shpk	Viktor	Cela	52	861

No.	Client ID	Business Name	Name	Surname	No of Purchase Orders	Total Sales (00's Leke)
26	5055	NELSON XHAFERRI	Nelson	Xhaferri	1	720
27	5365	LEOPARD Shpk	Deshira	Miho	3	631
28	5351	FERLAT Shpk	Ferdinand	Ibrahimi	42	589
29	5412	SH.A. MIELL	Roland	Hysa	12	495
30	3934	SHKALLA Shpk	Shpresa	Shkalla	1	406
31	4504	APOLLON Shpk	Hilmi	Brace	2	319
32	6072	IVAP Shpk	Valentina	Postoli	1	300
33	5275	BACKMAN TIRANE	Mimoza	Zenelaku	3	200
34	5593	EUROGRAMA Shpk	Adem	Grabocka	3	140
35	5595	YLLI HAJDINI	Ylli	Hajdini	1	133
36	5907	ALFAVO	Fatmir	Luga	1	121
37	5245	GJIKONDI	Nikolin	Gjikondi	1	86
38	4224	MIRI Shpk	Flamur	Abedini	4	77
39	4314	BEDRI HAJDARI	Bedri	Hajdari	1	70
40	4548	APOLLON 5	Mirush	Bejko	4	58
41	5600	TRAD.EL.SKILJA	Fatmir	Skilja	1	39
<b>TOTAL</b>					<b>571</b>	<b>209,555</b>

# **ANNEX 2**

SUMMARY OF SBCA PHASE 2 CLIENTS AND SERVICES

**ANNEX 2 – Summary of SBCA Phase 2 Clients and Services**

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
<b>FRUIT AND VEGETABLES CULTIVATION AND PROCESSING</b>												
1	118	AGIM1 HOXHA	Agim1	Hoxha	U	Fruits cultivation	VLORE	5	x			
2	143	SYDNEY	Lorenc	Molishti	L	Fruits Conservation	BERAT	82		x		
3	183	ZISO LLUCI	Ziso	Lluci	U	Greenhouse	DELVINE	3	x			
4	581	AGOLLI	Xheladin	Agolli	S	Tomatoes farming for sauce, sunflowers	LUSHNJE	6		x	x	
5	899	RESHIT HOXHA	Reshit	Hoxha	S	Greenhouse, vegetables	TIRANE	8		x		
6	929	RAMIZ KERRI	Ramiz	Kerri	U	Fruits farming, apples	FIER	2			x	
7	969	SHPETIM GOGA	Shpetim	Goga	S	Vegetables cultivation	BERAT	8	x			
8	970	NEBI KASHARI	Nebi	Kashari	U	Vegetables cultivation	BERAT	2	x			
9	974	ALBERT GOGA	Albert	Goga	U	Vegetables	BERAT	8	x			
10	994	SALI KASHARI	Sali	Kashari	U	Vegetables cultivation	BERAT	3	x			
11	1171	LIMOZ MYRTAJ	Limoz	Myrtaj	U	Fruit & vegetables cultivation	VLORE	8	x	x		
12	1327	TRIFAN STAMBOLLI	Trifan	Stambolli	S	Greenhouse	FIER	4	x			
13	1329	PELLUMB VRAPI	Pellumb	Vrapi	U	Fruit cultivation	LUSHNJE	5	x			
14	1341	LULZIM MOLLA	Lulzim	Molla	U	Apple cultivation	FIER	5	x			
15	1385	LAVDERIM MIRA	Lavderim	Mira	U	Production of beans	DEVOLL	1	x			
16	1393	ADRIATIK BECOLLI	Adriatik	Becolli	U	Fruit (Apple)	KORCE	8	x			
17	1408	LAKO ALIÇKOLLI	Lako	Aliçkolli	U	Fruit (Apple)	POGRADEDEC	1	x			
18	1410	ALBERT MARA	Albert	Mara	U	Fruit cultivation	POGRADEDEC	1	x			
19	1420	AFADA	Ali	Laho	U	Fruit (apple)	KORCE	1	x			
20	1867	HAVA BEGAJ	Hava	Begaj	U	Greenhouse, vegetables	FIER	8	x			
21	1879	QANI BRAHUSHAJ	Qani	Brahushaj	S	Vegetables production	FIER	8		x		
22	2183	BEDRI BANUSHI	Bedri	Banushi	U	Greenhouse	FIER	2			x	
23	2234	LAVDI STAFA	Lavdi	Stafa	U	Greenhouse vegetables	KRUJE	3			x	
24	2436	THEMI PRIFTI	Themi	Prifti	U	Greenhouse	LUSHNJE	2			x	
25	2437	JOTI STAMBOLLIU	Joti	Stambolliu	U	Greenhouse	LUSHNJE	3	x			
26	2545	ALI HAKEMI	Ali	Hakemi	U	Greenhouse, Vegetables	SARANDE	15			x	
27	2570	VASILI Shpk	Spiro	Fuqi	L	Fruits and vegetable processing	TIRANE	54		x		x
28	2694	HYSEN GISHTI	Hysen	Gishti	S	Fruits and vegetables cultivation	BERAT	29		x		
29	2893	FRAN NDREU	Fran	Ndreu	U	Greenhouse (Vegetables production)	SHKODER	11		x	x	
30	2908	LLAZAR STAVRI	Llazar	Stavri	U	Greenhouse farming	LUSHNJE	2	x			
31	2911	MINA NDONI	Mina	Ndoni	U	Greenhouse	LUSHNJE	2	x			
32	2914	ARTUR CIKO	Artur	Ciko	U	Greenhouse	LUSHNJE	3	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
33	2916	KOSTANDIN CIKO	Kostandin	Ciko	U	Greenhouse	LUSHNJE	2	x			
34	2921	MITRI STAVRI	Mitri	Stavri	U	Greenhouse	LUSHNJE	2	x			
35	2922	ANDREA THOMAI	Andrea	Thomai	U	Greenhouse	LUSHNJE	5	x	x		
36	3104	BEHLUL AVDULI	Behlul	Avduli	S	Grape yard and vegetables farming.	SARANDE	3			x	
37	3173	MYSTEAK GOGA	Mysteak	Goga	U	Greenhouse	BERAT	6	x			
38	3212	VASIL GEGA	Vasil	Gega	U	Greenhouse(vegetables prod)	ELBASAN	7	x			
39	3213	PETRAQ CAPUNI	Petraq	Capuni	U	Greenhouse	LUSHNJE	2	x			
40	3255	FASLI SULEJMANI	Fasli	Sulejmani	U	Greenhouse	SHKODER	1			x	
41	3326	ILIRIA	Ilijan	Mezinaj	L	Citrus farming - Greenhouse	VLORE	7			x	
42	3355	VELEDIN BOGDANAJ	Veledin	Bogdanaj	U	Fruit & Vegetables	FIER	2			x	
43	3378	LLAQI MILETI	Llaqi	Mileti	U	Fruit and vegetables	FIER	3		x		
44	3471	NASI DHIMAJ	Nasi	Dhima	U	Green house	FIER	2	x			
45	3586	KOSTANDIN KOCO	Kostandin	Koco	U	Watermelon and mandarin tree	SARANDE	4			x	
46	3590	ERJON SALIU	Erjon	Saliu	U	Water melon farming	SARANDE	2			x	
47	3750	VELI NEXHIPI	Veli	Nexhipi	S	Fruit and vegetables cultivation	SARANDE	3			x	
48	3876	ADIL JAHO	Adil	Jaho	U	Fruits and vegetables cultivation	BERAT	8		x		
49	3888	AGIM MARRA	Agim	Marra	U	Greenhouse (Vegetables)	BERAT	1	x			
50	4010	ALFA ROMEO	Fatmir	Kallbaqi	U	Greenhouse (vegetables)	DURRES	19		x		
51	4084	RESHIT XARA	Reshit	Xara	U	Apple cultivation	TIRANE	7	x			
52	4090	BESIM DUSHA	Besim	Dusha	U	Apple cultivation	TIRANE	5	x			
53	4093	SKENDER CANI	Skender	Cani	U	Apple cultivation	TIRANE	4	x			
54	4143	BUJAR DAUTI	Bujar	Dauti	U	Fruit producer (kiwi)	VLORE	2	x			
55	4194	PETRIT MICI	Petrit	Mici	R	Fruit cultivation	VLORE	3	x			
56	4199	SEFER LAZE	Sefer	Lazaj	R	Fruits cultivation	VLORE	2	x			
57	4224	MIRI Shpk	Flamur	Abedini	L	Fruit and vegetables procesing	BERAT	18		x		x
58	4274	PERIKLI GEGA	Perikli	Gega	S	Fruit producer (peach)	VLORE	3	x	x		
59	4314	BEDRI HAJDARI	Bedri	Hajdari	L	Apple cultivation	TIRANE	2	x	x		
60	4359	VALENTIN GOCAJ	Valentin	Gocaj	U	Greenhouse	SHKODER	2	x			
61	4406	ARIF QATO	Arif	Qato	U	Fig and grape cultivation	BERAT	28	x	x		
62	4696	HABA BALLKAN Shpk	Petrit	Hajdelli	L	Fruits and vegetables processing	KORCE	19		x		
63	4769	KUJTIM XARA	Kujtim	Xara	U	Apple cultivation	TIRANE	3	x			
64	4831	YMER GOLLAJ	Ymer	Gollaj	U	Greenhouse	DURRES	10			x	
65	4847	FANI FOOD	Ferdi	Fani	L	Sauce production	SHKODER	17	x	x		
66	4855	RITA ABAZI	Rita	Abazi	U	Greenhouse. olives, vineyard	SARANDE	2			x	
67	4874	GJET	Gjet	Dodaj	U	Fruit and vegetables	KRUJE	2			x	
68	4875	THEODHORI MITRE	Theodhori	Mitre	U	Fruit and vegetables	SARANDE	2			x	

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
69	4877	NEXHIP SELMANI	Nexhip	Selmani	U	Vegetables cultivation	SARANDE	2			x	
70	4894	SABRI ZELA	Sabri	Zela	U	Fruit Cultivation (2.5 ha)	TIRANE	5		x		
71	4896	NURI Shpk	Nuri	Kulla	L	Greenhouse	KORCE	1		x		
72	4902	BUJAR BARJAMI	Bujar	Barjami	U	Growth of watermelon, maize	SARANDE	2			x	
73	4905	LEONIDHA BASHA	Leonidha	Boshka	U	Watermelon producing	SARANDE	2			x	
74	4910	SHAQIR MAZE	Shaqir	Maze	U	Watermelon production	SARANDE	8		x		
75	4924	LEONARD DAMO	Leonard	Damo	U	Fruit and vegetables cultivation	DELVINE	2			x	
76	4939	FRUT LLAK	Qazim	Muhametaj	S	Fruit producer	VLORE	8	x	x		
77	4944	SERAT ÇIBUKU MORAVE	Keli	Çibuku	U	Greenhouse	BERAT	9		x		
78	4945	BASHKESIA KAJO	Genci	Kajo	U	Fruits and vegetables cultivation	BERAT	8		x		
79	4951	QEVANI Shpk	Fatmir	Qevani	L	Fruit and vegetables	BERAT	4		x		
80	4952	SOKRAT METANI	Sokrat	Metani	S	Fruits and vegetables	LUSHNJE	5		x		
81	4953	NEXHIP GJOSHI	Nexhip	Gjoshi	S	Fruit and vegetables	FIER	12	x	x		
82	4954	YLSI LAZE	Ylsi	Laze	S	Fruit producer (peach)	VLORE	10	x	x		
83	4957	TRIFON GJINI	Stavri	Gjini	U	Greenhouse	LUSHNJE	4	x	x		
84	4963	VRAPI	Enver	Vrapi	U	Fruit and vegetables	LUSHNJE	4	x	x		
85	4972	BASHKESIA HOXHAJ	Ibrahim	Myzyri	U	Greenhouse vegetable cultivation	BERAT	51	x	x		
86	5004	GRUPI I FERMEREVE	Shkelqim	Dushku	U	Green house	ELBASAN	1	x			
87	5023	NEHIM IBO	Nehim	Ibo	U	Fruit and vegetables cultivation	DEVOLL	2			x	
88	5062	GENTIAN RUSHITI	Gentian	Rushiti	U	Fruits cultivation	VLORE	10	x			
89	5070	LUAN BEQAJ	Luan	Beqaj	U	Fruits cultivation	VLORE	3	x			
90	5076	ARBEN JAUPI	Arben	Jaupi	U	Fruit cultivation	VLORE	3	x			
91	5085	BAFTAJAR MUCAJ	Baftjar	Mucaj	U	Fruit and Vegetables cultivation	VLORE	4	x			
92	5087	ARTAN XHELILI	Artan	Xhelili	U	Fruit and vegetables	VLORE	1	x			
93	5100	NAMIK GJINUSHI	Namik	Gjinushi	U	Fruit and vegetable cultivation	VLORE	1	x			
94	5105	BALIL BEQAJ	Balil	Beqaj	U	Fruit and vegetables	VLORE	5	x			
95	5106	HYSEN KANANI	Hysen	Kanani	U	Green house	BERAT	2	x			
96	5107	ARBEN RUSHKA	Arben	Rushka	U	Green house vegetables	BERAT	4	x			
97	5108	GEZIM MYZYRI	Gezim	Myzyri	U	Green house	BERAT	3	x			
98	5109	PETRIT PUPA	Petrit	Pupa	U	Green house	BERAT	3	x			
99	5110	ASQERI DEMIRI	Asqeri	Demiri	U	Green house (Vegetables)	BERAT	3	x			
100	5111	MIRDASH CELA	Mirdash	Cela	U	Green house	BERAT	3	x			
101	5112	HYSEN DEMIRI	Hysen	Demiri	U	Green house	BERAT	3	x			
102	5113	MITAT MYZYRI	Mitat	Myzyri	U	Fruit and vegetables cultivation	BERAT	2	x			
103	5114	MYRTEZA LUSHKA	Myrteza	Lushka	U	Green house	BERAT	4	x			
104	5115	HALI DUSHKU	Hali	Dushku	U	Green house	BERAT	4	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
105	5116	FERIT DUSHKU	Ferit	Dushku	U	Green house	BERAT	4	x			
106	5117	ZALO BUFI	Zalo	Bufi	U	Green house	BERAT	2	x			
107	5118	ARBEN MRTODANUSHI	Arben	Myrtodanushi	U	Vegetables cultivation	BERAT	3	x			
108	5119	ARTAN DEMIRI	Artan	Demiri	U	Green house vegetables producer	BERAT	2	x			
109	5120	FATOS 2 RAMA	Fatos 2	Rama	U	Green House	BERAT	6	x			
110	5121	BUJAR TAFILI	Bujar	Tafili	U	Fruits cultivation	VLORE	1	x			
111	5122	KADRI VEIZI	Kadri	Veizi	U	Fruits cultivation	VLORE	1	x			
112	5123	LEONIDHA GERVENI	Leonidha	Gerveni	U	Fruits cultivation	VLORE	4	x			
113	5124	GEZIM ARAPI	Gezim	Arapi	U	Fruit producer (apple and pear)	VLORE	4	x			
114	5125	PAJTIM CAPI	Pajtim	Capi	U	Fruits cultivation	VLORE	1	x			
115	5126	RAKIP RAPI	Rakip	Rapi	U	Fruits cultivation	VLORE	1	x			
116	5127	MYZAFER TUSHI	Myzafer	Tushi	U	Fruit producer ,(peach)	VLORE	3	x			
117	5128	BARDHYL QAMILI	Bardhyl	Qamili	U	Fruit (Cherry producer)	VLORE	3	x			
118	5129	DRITAN BAZAJ	Dritan	Bazaj	U	Fruits cultivation	VLORE	1	x			
119	5130	MAMAN LLANAJ	Maman	Llanaj	U	Fruits cultivation	VLORE	1	x			
120	5132	NURI SELAUDINI	Nuri	Selaudini	U	Fruits cultivation	VLORE	1	x			
121	5133	FOTO PETANI	Foto	Petani	U	Fruits cultivation	VLORE	1	x			
122	5155	SPIRO HASKAJ	Spiro	Haskaj	U	Fruits cultivation	VLORE	1	x			
123	5163	KLORENT REXHEPI	Klorent	Rexhepi	U	Fruits cultivation	VLORE	1	x			
124	5164	NEXHAT MULLALLI	Nexhat	Mullalli	U	Fruit (apple)	KORCE	4	x	x		
125	5165	LADI MULLALLI	Ladi	Mullalli	U	Fruits cultivation	KORCE	2	x			
126	5166	JETSOR MULLALLI	Jetsor	Mullalli	U	Fruits cultivation	KORCE	1	x			
127	5167	HYSEN BECOLLI	Hysen	Becolli	U	Fruits cultivation	KORCE	1	x			
128	5168	URIM GEGOLLI	Urim	Gegolli	U	Fruits cultivation	KORCE	1	x			
129	5169	KUJTIM BECOLLI	Kujtim	Becolli	U	Fruits cultivation	KORCE	1	x			
130	5170	KIMET MULLALLI	Kimet	Mullalli	U	Fruit (Apple)	KORCE	1	x			
131	5171	DASHAMIR CAUSHI	Dashamir	Caushi	U	Fruits cultivation	POGRADEC	3	x	x		
132	5172	RUZHDI DUKA	Ruzhdi	Duka	U	Fruit (apple)	POGRADEC	1	x			
133	5173	SEFIT IBI	Sefit	Ibi	U	Apple cultivation	POGRADEC	2	x			
134	5174	MELEQ BESHOLLI	Meleq	Besholli	U	Fruit (Apple)	POGRADEC	1	x			
135	5175	KIMET BAKOLLARI	Kimet	Bakollari	U	Fruit (apple)	POGRADEC	3	x			
136	5176	LULEZIM MULLALLI	Lulezim	Mullalli	U	Fruit (Apple)	KORCE	1	x			
137	5188	FAGERO Shpk	Fabjan & Seit	Gero	L	Fruit processing & trade	TIRANE	4				x
138	5232	TIM LAMI	Tim	Lami	U	Fruit cultivation	TIRANE	4	x			
139	5233	DRITAN BICI	Dritan	Bici	U	Fruti cultivation (Apple)	TIRANE	1	x			
140	5235	GENTIAN BULKU	Gentian	Bulku	U	Fruit cultivation (Plum)	TIRANE	2	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
141	5238	ARIF HYKA	Arif	Hyka	U	Date-palm fruit	TIRANE	2	x			
142	5239	SHEFQET MURTA	Shefqet	Murta	U	Fruit cultivation (Plum)	TIRANE	2	x			
143	5242	LLAQI VELIU	Llaqi	Veliu	U	Greenhouse	LUSHNJE	5			x	
144	5244	PELLUMB MEREFERRA	Pellumb	Mereferra	U	Fruit cultivation	TIRANE	2	x			
145	5254	DURIM XHAFERRI	Durim	Xhaferrri	U	Fruit and vegetables	VLORE	1	x			
146	5263	ASTRIT KADILLI	Astrit	Kadilli	U	Fruit and vegetables farming	KORCE	3		x		
147	5293	AGRO-GREEN LIFE SOCIETY	Dritan	Sula	S	Vegetables	BERAT	125		x		
148	5294	SELMAN TELHAJ	Selman	Telhaj	U	Vegetables cultivation	KORCE	4	x			
149	5295	IRJAT KELO	Irjat	Kelo	U	Vegetables cultivation	KORCE	4	x			
150	5296	DEFRIM LULLOLLARI	Defrim	Lullollari	U	Vegetables cultivation	KORCE	6	x			
151	5297	ADBYLEMEN ZISO	Abdylemin	Ziso	U	Vegetables cultivation	KORCE	5	x			
152	5298	GURTALI NEZIR	Gurtali	Nezir	U	Fruits cultivation	KORCE	5	x			
153	5300	SUAT XHIHANI	Suat	Xhihani	U	Vegetables cultivation	KORCE	2	x			
154	5301	FATMIR TUKU	Fatmir	Tuku	U	Vegetables cultivation	KORCE	3	x			
155	5302	SKENDER LENGU	Skender	Lengu	U	Vegetables cultivation	KORCE	4	x			
156	5303	NEVRUZ TACI	Nevruz	Taci	U	Vegetables	KORCE	2	x			
157	5304	STAVRI THIMIO	Stavri	Thimio	U	Vegetables cultivation	KORCE	4	x			
158	5305	RAMADAN REXHOLLI	Ramadan	Rexholli	U	Vegetables	KORCE	2	x			
159	5306	ALFRED BERBERI	Alfred	Berberi	U	Vegetables cultivation	KORCE	1	x			
160	5307	JETMIR ROPI	Jetmir	Ropi	U	Vegetables cultivation	KORCE	4	x			
161	5308	BARDHYL MERO	Bardhyl	Mero	U	Vegetables cultivation	KORCE	1	x			
162	5309	RUZHDI GJYSHLLARI	Ruzhdi	Gjyshllari	U	Vegetables	KORCE	4	x			
163	5311	RAMADAN KYCYKU	Ramadan	Kycyku	S	Vegetables, agriculture mechanics	KORCE	2	x		x	
164	5329	FADIL TATO	Fadil	Tato	U	Green house	ELBASAN	4	x			
165	5330	ELTON TATO	Elton	Tato	U	Green house	ELBASAN	4	x			
166	5331	ILIR KOCI	Ilir	Koci	U	Green House	ELBASAN	2	x			
167	5332	SHKELQIM KOCI	Shkelqim	Koci	U	Green house	ELBASAN	2	x			
168	5333	LULZIM DUKA	Lulzim	Duka	U	Green house	ELBASAN	2	x			
169	5334	ZAMIRA DUSHKU	Zamira	Dushku	U	Green house	ELBASAN	2	x			
170	5335	FIQIRETE DUSHKU	Fiqirete	Dushku	U	Green house	ELBASAN	3	x			
171	5336	ERVIN DUSHKU	Ervin	Dushku	U	Green house	ELBASAN	3	x			
172	5337	ALBERT DUSHKU	Albert	Dushku	U	Green house	ELBASAN	2	x			
173	5338	BLERIM DUSHKU	Blerim	Dushku	U	Green house	ELBASAN	4	x			
174	5339	FATJON KASA	Fatjon	Kasa	U	Green house	ELBASAN	5	x			
175	5340	LULZIM KASA	Lulzim	Kasa	U	Green house	ELBASAN	3	x			
176	5341	KASTRIOT ESHJA	Kastriot	Eshja	U	Greeb house	ELBASAN	4	x			

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			Name	Surname								
177	5342	GABI ESHJA	Gani	Eshja	U	Green house	ELBASAN	6	x			
178	5364	AMARILTO	Tome	Malshi	U	Fruit and vegetables processing	LEZHE	6	x	x		
179	5365	LEOPARD Shpk	Deshira	Miho	L	Vegetables cultivation	KORCE	5	x	x		
180	5366	ALBERT GJINI	Albert	Gjini	U	Vegetables cultivation	FIER	2	x			
181	5367	AGRON MELISHTE	Agron	Melishte	U	Vegetables	FIER	2	x			
182	5368	ARBEN MELISHTE	Arben	Melishte	U	Vegetables cultivation	FIER	2	x			
183	5369	JADHI GJINI	Jadhi	Gjini	U	Vegetables cultivation	FIER	2	x			
184	5370	KRISTAQ MONE	Kristaq	Mone	U	Vegetables	FIER	2	x			
185	5371	SOFOKLI ZIU	Sofokli	Ziu	U	Greenhouse	LUSHNJE	4	x			
186	5372	TRIFON ZAKA	Trifon	Zaka	U	Greenhouse	FIER	3	x			
187	5373	ROLAND NUSHI	Roland	Nushi	U	Greenhouse	LUSHNJE	2	x			
188	5374	LILI THOMAJ	Lili	Thomaj	U	Greenhouse	LUSHNJE	2	x			
189	5375	ALTIN GJOKA	Altin	Gjoka	U	Greenhouse	LUSHNJE	2	x			
190	5376	BESNIK DILA	Besnik	Dila	U	Greenhouse	LUSHNJE	2	x			
191	5377	SOKRAT QORI	Sokrat	Qori	U	Greenhouse	LUSHNJE	2	x			
192	5378	VASIL XHARO	Vasil	Xharo	U	Greenhouse	FIER	2	x			
193	5394	DIAMANTI	Agim	Ibrahimi	S	Greenhouse vegetables production	DURRES	13		x		
194	5416	KUJTIM KOMBI	Kujtim	Kombi	U	Apple cultivation	TIRANE	2	x			
195	5417	SPIRO BLLAMA	Spiro	Bllama	U	Apple cultivation	TIRANE	6	x			
196	5418	MEXHIT LOGA	Mexhit	Loga	U	Apple cultivation	TIRANE	3	x			
197	5419	YLBERE VELI	Ylbere	Veli	U	Apple cultivation	TIRANE	1	x			
198	5447	GRAMOS VRAPI	Gramos	Vrapi	U	Greenhouse & cultures in the field	BERAT	4			x	
199	5470	EDMOND SHEHU	Edmond	Shehu	U	Citrus cultivation	VLORE	2	x			
200	5477	SPIRO KONA	Spiro	Kona	U	Citrus fruit cultivation	VLORE	1	x			
201	5478	LLAQI TODHI	Llaqi	Todhi	U	Citrus fruit cultivation	VLORE	1	x			
202	5489	ALI GJOKA	Ali	Gjoka	U	Fruit cultivation (peach)	VLORE	1	x			
203	5502	KOMBINATI USHQIMOR	Flamur	Hodo	L	Vegetables process. & canning	MALLAKASTER	14		x		
204	5514	SHEMSI ROSHI	Shemsi	Roshi	U	Fruit cultivation	VLORE	3	x			
205	5516	XHYER ALIRA	Xhyer	Alira	U	Fruit processor (peach)	VLORE	1	x			
206	5517	BESNIK LAMA	Besnik	Lama	U	Fruit cultivation	VLORE	4	x			
207	5518	BESMIR ARAPAJ	Besmir	Arapaj	U	Fruit processor (pear, apple)	VLORE	3	x			
208	5521	AUREL ALIAJ	Aurel	Aliaj	U	Fruit cultivation	VLORE	3	x			
209	5522	BARDHYL SHYTI	Bardhyl	Shyti	U	Fruit processot (Pear, plummy)	VLORE	2	x			
210	5523	ADHURIM KODI	Adhurim	Kodi	U	Fruit producer (Plummy)	VLORE	5	x			
211	5540	AGUSH LAZE	Agush	Laze	U	Fruit producer (peach)	VLORE	1	x			
212	5541	ISUF LAZE	Isuf	Laze	U	Fruit producer (peach)	VLORE	8	x			

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213	5542	VLADIMIR ISMAILI	Vladimir	Ismaili	U	Fruit producer (peach)	VLORE	4	x			
214	5543	LEFTER QIRIO	Lefter	Qirio	U	Fruit producer (kiwi)	VLORE	6	x			
215	5544	JETO TAHIRI	Jeto	Tahiri	U	Fruit producer (plummy)	VLORE	6	x			
216	5545	MELSER TAHIRI	Melser	Tahiri	U	Fruit producer (plummy)	VLORE	6	x			
217	5546	ISUF HOXHA	Isuf	Hoxha	U	Fruit producer (pear)	VLORE	4	x			
218	5547	HAZIS KAPO	Hariz	Kapo	U	Fruit producer	VLORE	4	x			
219	5567	FED.RAJ.PRODH.FRUTA	Xheladin2	Agolli	L	Fruit cultivation	FIER	1		x		
220	5568	VASIL PRIFTI	Vasil	Prifti	U	Greenhouse (vegetables cultivation)	BERAT	2	x			
221	5569	PETRAQ PRIFTI	Petraq	Prifti	U	Green house (vegetables cultivation)	BERAT	2	x			
222	5570	AGRON PRIFTI	Agron	Prifti	U	Green house (vegetables cultivation)	BERAT	3	x			
223	5571	KOZMA PRIFTI	Kozma	Prifti	U	Green house (vegetables cultivation)	BERAT	2	x			
224	5572	NJAZI HAJDARI	Njazi	Hajdari	U	Green house (vegetables cultivation)	BERAT	2	x			
225	5573	MYFTAR PEPA	Myftar	Pepa	U	Green house (vegetables cultivation)	BERAT	2	x			
226	5574	GEZIM DOKSANI	Gezim	Doksani	U	Green house (vegetables producer)	BERAT	2	x			
227	5575	VIKTOR PRIFTI	Viktor	Prifti	U	Green house (vegetables producer)	BERAT	2	x			
228	5576	JOSIF PRIFTI	Josif	Prifti	U	Green house (vegetables cultivation)	BERAT	2	x			
229	5577	IDRIZ GEGA	Idriz	Gega	U	Green house (vegetables cultivation)	BERAT	4	x			
230	5578	YZEIR PEPA	Yzeir	Pepa	U	Green house (vegetables cultivation)	BERAT	3	x			
231	5579	ROBERT ROGOZI	Robert	Rogozi	U	Green house (vegetables cultivation)	BERAT	2	x			
232	5580	DILAVER PASHA	Dilaver	Pasha	U	Green house (vegetables cultivation)	BERAT	2	x			
233	5581	SOKRAT PRIFTI	Sokrat	Prifti	U	Green house (vegetables cultivation)	BERAT	2	x			
234	5582	NAUN GJIKA	Naun	Gjika	U	Green house (vegetables cultivation)	BERAT	2	x			
235	5583	OSMAN MARA	Osman	Mara	U	Green house (vegetables cultivation)	BERAT	8	x			
236	5584	SKENDER BASHA	Skender	Basha	U	Green house (vegetables cultivation)	BERAT	2	x			
237	5585	YLLI MARA	Ylli	Mara	U	Green house (vegetables cultivation)	BERAT	2	x			
238	5586	FERIT SHAKOLLI	Ferit	Shakolli	U	Green house (vegetables cultivation)	BERAT	1	x			
239	5587	SHAHIN GJOLENA	Shahin	Gjolena	U	Green house (vegetables cultivation)	BERAT	4	x			
240	5609	ASTRIT HOXHA	Astrit	Hoxha	U	Fruit cultivation (apple)	KORCE	4		x		
241	5610	MELSI BEGOLLI	Melsi	Begolli	U	Fruit producer (Apple)	KORCE	3	x	x		
242	5611	VANEST Shpk	Nesti	Tarushi	L	Fruit and vegetables cultivation	KORCE	34		x		
243	5670	ROMEO KALLBAQI	Romeo	Kallbaqi	U	Green house (vegetables cultivation)	DURRES	28	x			
244	5671	ARMANDO DERVISHI	Armando	Dervishi	U	Green house	DURRES	28	x			
245	5696	STAVRI BAMI	Stavri	Bami	U	Fruit cultivation (watermelon, etc.)	SARANDE	17		x		
246	5697	LLUKAN KOTE	Llukan	Kote	U	Fruit cultivation (watermelon, etc.)	SARANDE	40		x		
247	5698	ILIA BUZUQI	Ilia	Buzuqi	U	Fruit cultivation (watermelon, etc.)	SARANDE	31		x		
248	5707	SEFADE LATA	Sefade	Lata	U	Onion grower	DEVOLL	5	x			

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249	5708	ADRIATIC MICI	Adriatic	Mici	U	Onions grower	DEVOLL	1	x			
250	5709	SULEJMAN SULKAMANI	Sulejman	Sulkamani	U	Onions grower	DEVOLL	2	x			
251	5710	XHEMIL BEGOLLI	Xhemil	Begolli	U	Onions Cultivator	DEVOLL	4	x			
252	5711	PRANVERA DANGLLI	Pranvera	Danglli	U	Onions Cultivator	DEVOLL	4	x			
253	5712	AVNI HOXHA	Avni	Hoxha	U	Onions Cultivator	DEVOLL	4	x			
254	5713	NEMI CAMI	Nemi	Cami	U	Onions Cultivator	DEVOLL	3	x			
255	5714	SAJMIR AMETLLI	Sajmir	Ametlli	U	Onions Cultivator	DEVOLL	3	x			
256	5715	MARTIN MANESHI	Martin	Maneshi	U	Onions Cultivator	DEVOLL	2	x			
257	5716	MUSTAFA LICO	Mustafa	Lico	U	Onions Cultivator	DEVOLL	2	x			
258	5717	PETRAQ DONUSHI	Petraq	Donushi	U	Onions Cultivator	DEVOLL	2	x			
259	5718	ALIM PASHO	Alim	Pasho	U	Onions Cultivator	DEVOLL	3	x			
260	5719	RUZHDI ELMASLLARI	Ruzhdi	Elmasllari	U	Fruit Cultivating	POGRADEC	2	x			
261	5720	YQMET HOXHA	Yqmet	Hoxha	U	Fruit Cultivation	POGRADEC	3	x			
262	5721	FETA BESHELLO	Feta	Beshello	U	Fruit cultivation	POGRADEC	1	x			
263	5722	QEMAL KAPA	Qemal	Kapa	U	Fruit cultivation	POGRADEC	2	x			
264	5723	AZIS BESHOLLI	Azis	Besholli	U	Fruit Cultivation	POGRADEC	3	x			
265	5724	AZBI MAZELLI	Azbi	Mazelli	U	Fruit Cultivation	POGRADEC	2	x			
266	5725	BUJAR SHKULLAKU	Bujar	Shkullaku	U	Fruit Cultivation	POGRADEC	3	x			
267	5726	ALCRED	Agim	Hasani	L	Fruits and vegetables processing	TIRANE	94		x		
268	5737	ZYHDI MUCO	Zyhdi	Muco	U	Vegetables, sunflowers	LUSHNJE	6			x	
269	5740	AGJIRE MIRA	Agjire	Mira	U	Onions cultivator	KORCE	4	x			
270	5741	FATIME MIRA	Fatime	Mira	U	Onions Cultivator	KORCE	3	x			
271	5742	HEKURAN BEGOLLI	Hekuran	Begolli	U	Onions Cultivator	KORCE	2	x			
272	5743	PERPARIM DANGLLI	Perparim	Danglli	U	Onions Cultivator	KORCE	3	x			
273	5744	FATMIR DANGLLI	Fatmir	Danglli	U	Onions Cultivator	KORCE	3	x			
274	5745	AJRET BEGOLLI	Ajret	Begolli	U	Onions Cultivator	KORCE	2	x			
275	5746	LATIF LATA	Latif	Lata	U	Onions Cultivator	KORCE	5	x			
276	5747	ASIM BEGOLLI	Asim	Begolli	U	Onions Cultivator	KORCE	2	x			
277	5748	MYRVET HOXHA	Myrvet	Hoxha	U	Onions Cultivator	KORCE	3	x			
278	5749	ARSEN HOXHA	Arsen	Hoxha	U	Onions Cultivator	KORCE	3	x			
279	5750	ALDI HOXHA	Aldi	Hoxha	U	Onions Cultivator	KORCE	3	x			
280	5751	RAJMOND HOXHA	Rajmond	Hoxha	U	Onions Cultivator	KORCE	2	x			
281	5752	QENAM IBI	Qenam	Ibi	U	Fruits Cultivator	KORCE	1	x			
282	5753	ADRIATIK IBI	Adriatik	Ibi	U	Fruits Cultivator	KORCE	2	x			
283	5754	GENTIAN IBI	Gentian	Ibi	U	Fruits Cultivator	KORCE	1	x			
284	5755	PERPARIM HOXHA	Perparim	Hoxha	U	Fruits Cultivator	KORCE	3	x			

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285	5756	SYRJA IBI	Syrja	Ibi	U	Fruits Cultivator	KORCE	2	x			
286	5757	JONUZ KAPA	Jonuz	Kapa	U	Fruits Cultivator	KORCE	2	x			
287	5792	IBRAHIM LLAHELLA	Ibrahim	Llahella	U	Farmer	KORCE	2	x			
288	5793	BUJAR BREGU	Bujar	Bregu	U	Farmer	KORCE	2	x			
289	5794	SHQIPTAR SHKEMB	Shqiptar	Shkemb	U	Farmer	KORCE	2	x			
290	5795	KASEM BURIMI	Kasem	Burimi	U	Farmer	KORCE	2	x			
291	5796	MUARREM LICELLA	Muarrem	Licella	U	Farmer	KORCE	2	x			
292	5797	ZEQIR BURIMI	Zeqir	Burimi	U	Farmer	KORCE	2	x			
293	5798	ADRIAN CEZMULKA	Adrian	Cezmulka	U	Farmer	KORCE	2	x			
294	5799	PELLUMB SALIU	Pellumb	Saliu	U	Watermelon production	SARANDE	17		x		
295	5800	LEFTER RUBIA	Lefter	Rubia	U	Watermelon production	SARANDE	7		x		
296	5805	AGIM TAKA	Agim	Taka	R	Agriculture - watermelon	SARANDE	2			x	
297	5843	TODI A Shpk	Theodhori	Kote	L	Watermelon	SARANDE	1	x			
298	5846	A.K.L.D Shpk	Kostandin	Danga	L	Watermelon	SARANDE	10		x		
299	5847	TEFIK SHKULLAKU	Tefik	Shkullaku	U	Fruit and vegetables production	KORCE	2	x			
300	5848	ALBERT MARANI	Albert	Marani	U	Fruit and vegetables production	KORCE	4	x			
301	5849	GEZIM DRAGOI	Gezim	Dragoi	U	Fruit and vegetables production	KORCE	2	x			
302	5850	STOLIE ABASLLARI	Stolie	Abasllari	U	Fruit and vegetable production	KORCE	3	x			
303	5851	ENGJELLUSHE BAJRAKTARI	Engjellushe	Bajraktari	U	Fruit and vegetables production	KORCE	2	x			
304	5852	ASTRIT CULI	Astrit	Culi	U	Fruit and vegetables production	KORCE	4	x			
305	5853	KOSTAQ MENGRI	Kostaq	Mengri	U	Fruit and vegetables production	KORCE	3	x			
306	5854	LAVDIE CINARI	Lavdie	Cinari	U	Fruit and vegetables production	KORCE	3	x			
307	5855	RAPUSH HOXHA	Rapush	Hoxha	U	Fruit and vegetables production	KORCE	2	x			
308	5856	SHAHIN HOXHA	Shahin	Hoxha	U	Fruit and vegetables production	KORCE	2	x			
309	5857	DHIMITER BARDHI	Dhimiter	Bardhi	U	Fruit and vegetables production	KORCE	2	x			
310	5858	ILMI CAKE	Ilmi	Cake	U	Fruit and vegetables production	KORCE	4	x			
311	5860	SADIK AGUSHI	Sadik	Agushi	U	Fruit and vegetables production	KORCE	2	x			
312	5864	THANAS LAZE	Thanas	Laze	U	Agriculture farmer	GJIROKASTER	2			x	
313	5871	PETRIT KATESHI	Petrit	Kateshi	U	Watermelon cultivator	PEQIN	2			x	
314	5886	MELQES ROBOCI	Melqes	Roboci 2	U	Peach and grape cultivation	DELVINE	5	x			
315	5887	ISMAIL SINANI	Ismail	Sinani	U	Fruit and vegetables cultivation	DELVINE	22	x			
316	5888	IDAJET DUKA	Idajet	Duka	U	Peaches cultivation	DELVINE	1	x			
317	5889	CARCAN HADERI	Carcan	Haderi	U	Fruit and vegetables cultivation	DELVINE	1	x			
318	5890	LAVDERIM TORO	Lavderim	Toro	U	Peaches Cultivation	DELVINE	1	x			
319	5891	ZISO HABURANI	Ziso	Haburani	U	Watermelon cultivation	SARANDE	10	x			
320	5893	SERVET BAHO	Servet	Baho	U	Peaches and grape cultivation	DELVINE	1	x			

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321	5894	ILIR LISAJ	Ilir	Lisaj	U	Peaches cultivation	DELVINE	1	x			
322	5898	ARIF HASANI	Arif	Hasani	U	Fruits cultivation	SARANDE	2	x			
323	5909	JORGJI NDREKA	Jorgji	Ndreka	U	Fruit and vegetables cultivation	LUSHNJE	1	x			
324	5911	FERIT KICI	Ferit	Kici	U	Fruit and vegetables cultivation	LUSHNJE	1	x			
325	5913	IDAJET SHEHU	Idajet	Shehu	U	Fruit and vegetables cultivation	LUSHNJE	1	x			
326	5915	SEFEDIN MUCA	Sefedin	Muca	U	Fruit and vegetables cultivation	LUSHNJE	1	x			
327	5917	NAIM MUCA	Naim	Muca	U	Fruit and vegetables cultivation	LUSHNJE	1	x			
328	5932	XHEMZI TUSHAJ	Xhemzi	Tushaj	S	Fruit and vegetables	VLORE	4	x			
329	5933	REUF TUSHAJ	Reuf	Tushaj	S	Fruits cultivation	VLORE	7	x			
330	5934	LEKO ARAPI	Leko	Arapi	S	Fruits cultivation	VLORE	4	x			
331	5935	BEQIR ARAPI	Beqir	Arapi	S	Fruits cultivation	VLORE	4	x			
332	5936	AUREL ALIRAJ	Aurel	Aliraj	S	Fruit cultivation	VLORE	4	x			
333	5937	ARTAN ALIRAJ	Artan	Aliraj	S	Fruits cultivation	VLORE	10	x			
334	5938	OSMEN ISMAILI	Osmen	Ismaili	S	Fruit	VLORE	4	x			
335	5939	ILIR TUSHA	Ilir	Tusha	S	Fruits cultivation	VLORE	4	x			
336	5940	ILIR RRAPI	Ilir	Rrapi	S	Fruits cultivation	VLORE	4	x			
337	5941	RENATO TUSHA	Renato	Tusha	S	Fruits cultivation	VLORE	3	x			
338	5942	MYZAFER TURA	Myzafer	Tura	S	Fruits cultivation	VLORE	3	x			
339	5943	SIHAT ALIRAJ	Sihat	Aliraj	S	Fruits cultivation	VLORE	2	x			
340	5944	BARDHOSH TUSHAJ	Bardhosh	Tushaj	S	Fruits cultivation	VLORE	1	x			
341	5946	BAJTAR MUCAJ	Bajtar	Mucaj	S	Fruits cultivation	VLORE	5	x			
342	5954	MARASH PRENDI	Marash	Prendi	U	Fruit and vegetables	PUKE	12	x			
343	5957	FEMI ZERBI	Femi	Zerbi	U	Fruits cultivation	DIBER	2	x			
344	5958	HALIL ISEBERI	Halil	Iseberi	U	Fruits cultivation	KUKES	2	x			
345	5960	ODETA NASI	Odeta	Nasi	U	Fruit processing	PERMET	5	x			
346	5961	DHIMITER NASI	Dhimiter	Nasi	U	Fruits processing	PERMET	1	x			
347	5992	VIOLETA SOTA	Violeta	Sota	U	Fruits and vegetables	FIER	2	x			
348	5998	BLERTA SHOSHI	Blerta	Shoshi	U	Fruits cultivation	FIER	2	x			
349	6003	PELLUMB BULLENJ	Pellumb	Bullenj	U	Fruit and vegetables	LUSHNJE	7	x			
350	6004	KLEMEND GJOSHI	Klemend	Gjoshi	U	Fruits and vegetables	LUSHNJE	6	x			
351	6005	RESHIT KICI	Reshit	Kici	U	Fruit and vegetables	LUSHNJE	5	x			
352	6006	MARKELIAN NOVRUZI	Markelian	Novruzi	U	Fruit and vegetable	LUSHNJE	6	x			
353	6007	AGIM CELA	Agim	Cela	U	Fruit and vegetables	LUSHNJE	3	x			
354	6008	DION XHAFI	Dion	Xhafi	U	Beans(Pllaqi) cultivation and trading	KORCE	58		x		
355	6009	RIZAJET SOXHUKU	Rizajet	Soxhuku	U	Beans(Trenare) Cultivation and trade	KORCE	1		x		
356	6023	ZENEL KASMI	Zenel	Kasmi	U	Greenhouse	FIER	15	x			

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357	6025	HYSNI GJERGJI	Hysni	Gjergji	U	Greenhouse	DURRES	5	x			
358	6026	BEDRI GJERGJI	Bedri	Gjergji	U	Greenhouse	DURRES	2	x			
359	6028	VATH KURTI	Vath	Kurti	U	Vegetables cultivation	DURRES	23	x			
360	6031	REXHEP URUCI	Rexhep	Uruci	U	Vegetables cultivation	DURRES	6	x			
361	6034	SINAN MALOKU	Sinan	Maloku	U	Vegetables, grapes	DURRES	3	x			
362	6036	PAJTIM DARDHA	Pajtim	Dardha	U	Vegetables cultivation	BERAT	4	x			
363	6037	GEZIM DERVISHI	Gezim	Dervishi	U	Vegetables cultivation	BERAT	1	x			
364	6038	MYNYR XHAHILI	Mynyr	Xhahili	U	Vegetables cultivation	BERAT	1	x			
365	6039	AGRON HASKO	Agron	Hasko	U	Vegetable cultivation	TIRANE	1	x			
366	6040	SOKOL XHELILI	Sokol	Xhellili	U	Vegetables cultivation	BERAT	7	x			
367	6041	HEKURAN GOGA	Hekuran	Goga	U	Vegetables in greenhouse	BERAT	6	x			
368	6042	PIRO RAPUSHI	Piro	Rapushi	U	Greenhouse	BERAT	5	x			
369	6044	SOKOL VESHA	Sokol	Vesha	U	Vegetables cultivation	BERAT	1	x			
370	6045	XHEVDET KOSHANI	Xhevdet	Koshani	U	Vegetables cultivation	BERAT	1	x			
371	6046	IASHAR GJORI	Iashar	Gjori	U	Vegetables cultivation	BERAT	8	x			
372	6047	FLORENC PASHA	Florenc	Pasha	U	Vegetables cultivation	BERAT	1	x			
373	6051	NUNI MYRTEZAI	Nuni	Myrtezai	U	Fruits cultivation	KAVAJE	6	x			
374	6054	XHELADIN BALLIU	Xheladin	Balliu	U	Fruits cultivation	KAVAJE	6	x			
375	6057	BASHKIM SKUQI	Bashkim	Skuqi	U	Fruits cultivation	KAVAJE	2	x			
376	6058	ISUF CANI	Isuf	Cani	U	Fruits cultivation	KAVAJE	1	x			
377	6059	RAKIP SKUQI	Rakip	Skuqi	U	Vegetables cultivation	KAVAJE	22	x			
378	6060	NAMIR CANI	Namir	Cani	U	Fruits cultivation	KAVAJE	8	x			
379	6062	ZYDI VOGLI	Zydi	Vogli	U	Fruits cultivation	KAVAJE	1	x			
380	6063	SHEFKI LACAJ	Shefki	Lacaj	U	Fruits cultivation	KAVAJE	9	x			
381	6065	ESAT DARROLLA	Esat	Darrolla	U	Fruits cultivation	KAVAJE	1	x			
382	6073	LUAN BOLEMI	Luan	Bolemi	U	Fruits cultivation(peaches)	SARANDE	7	x			
383	6075	REXHEP SKENDO	Rexhep	Skendo	U	Greenhouse	DELVINE	2	x			
384	6077	RAMADAN HASANI	Ramadan	Hasani	U	Fruits cultivation	SARANDE	5	x			
385	6079	JANI KOLIVJOTI	Jani	Kolivjoti	U	Fruits cultivation	SARANDE	4	x			
386	6080	ANTON KOKA	Anton	Koka	U	Greenhouse	DELVINE	20	x			
387	6081	VASIL PAPA	Vasil	Papa	U	Greenhouse	DELVINE	3	x			
388	6084	JORGO GUDI	Jorgo	Gudi	U	Fruits cultivation	SARANDE	7	x			
389	6085	SOTIR QENDRO	Sotir	Qendro	U	Fruits cultivation	DELVINE	4	x			
390	6086	ALEKSANDER DROCI	Aleksander	Droci	U	Fruits cultivation	DELVINE	8	x			
391	6087	AGIM VELIU	Agim	Veliu	U	Beans(Pllaqi) cultiv. & trading	KORCE	22		x		
392	6143	TEFTA SULCE	Tefta	Sulce	U	Agriculture	KORCE	2			x	

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393	6180	JANI QENDRO	Jani	Qendro	U	Vegetables production	SARANDE	10	x			
394	6185	BASHKIM ABAZI	Bashkim	Abazi	U	Vegetable cultivation	SARANDE	3	x			
395	6200	NURI LAZE	Nuri	Laze	U	Fruit cultivation	VLORE	2	x			
396	6201	ANDREA BEGA	Andrea	Bega	U	Fruit cultivation	VLORE	1	x			
397	6202	MUCO PASHO	Muco	Pasho	U	Fruit cultivation	VLORE	3	x			
398	6203	ABIP BRESHANI	Abip	Breshani	U	Fruit cultivation	VLORE	3	x			
399	6204	BEDRI ALIAJ	Bedri	Aliaj	U	Fruit cultivation	VLORE	3	x			
400	6205	SAIMIR BLOSHMI	Saimir	Bloshmi	U	Fruit cultivation	VLORE	2	x			
401	6206	MUHARREM KAPAJ	Muharrem	Kapaj	U	Fruit cultivation	VLORE	3	x			
402	6207	PELLAT BRAHIMI	Pellat	Brahimi	U	Fruit cultivation	VLORE	1	x			
403	6208	FERJAT MURRATI	Ferjat	Murrati	U	Fruit cultivation	VLORE	2	x			
404	6209	ZYK ZYKA	Zyk	Zyka	U	Fruit cultivation	VLORE	3	x			
405	6210	LAVDOSH ZYKAJ	Lavdosh	Zykaj	U	Fruit cultivation	VLORE	4	x			
406	6211	AGIM ALIAJ	Agim	Aliaj	U	Fruit cultivation	VLORE	3	x			
407	6212	SEIT PAJO	Seit	Pajo	U	Fruit cultivation	VLORE	1	x			
408	6217	SHEH SINANI	Sheh	Sinani	U	Fruits cultivation	VLORE	1	x			
409	6223	MUHARREM LIKA	Muharrem	Lika	U	Fruit cultivation	VLORE	1	x			
410	6224	ISMET SPAHO	Ismet	Spaho	U	Fruit cultivation	VLORE	2	x			
411	6225	MALO LULAJ	Malo	Lulaj	U	Fruit cultivation	VLORE	3	x			
412	6231	ZINI RUSHITI	Zini	Rushiti	U	Fruit and olive cultivation	VLORE	2	x			
413	6255	RUSTEM KERCI	Rustem	Kerci	U	Vegetables cultivation	LUSHNJE	3	x			
414	6256	AQIF KERCI	Aqif	Kerci	U	Vegetable cultivation	LUSHNJE	5	x			
415	6257	RAMAZAN QEPA	Ramazan	Qepa	U	Vegetables cultivation	FIER	4	x			
416	6258	XHEVDET CELA	Xhevdet	Cela	U	Vegetables cultivation	LUSHNJE	4	x			
417	6259	FATMIR HAZIZI	Fatmir	Hazizi	U	Vegetables cultivation	LUSHNJE	3	x			
418	6260	LUAN KERCI	Luan	Kerci	U	Vegetables cultivation	LUSHNJE	2	x			
419	6261	FEJZI SINA	Fejzi	Sina	U	Vegetables cultivation	LUSHNJE	3	x			
420	6262	ARTAN CELA	Artan	Cela	U	Vegetables cultivation	LUSHNJE	8	x			
421	6263	ASTRIT PETOVA	Astrit	Petova	U	Vegetables cultivation	LUSHNJE	3	x			
422	6264	BAFTJAR PETOVA	Baftjar	Petova	U	Vegetables cultivation	LUSHNJE	3	x			
423	6265	ALI PEJA	Ali	Peja	U	Vegetables cultivation	LUSHNJE	3	x			
424	6266	BEXHET PETOVA	Bexhet	Petova	U	Vegetables cultivation	LUSHNJE	2	x			
425	6267	OTI CIKO	Oti	Ciko	U	Vegetables cultivation	LUSHNJE	8	x			
426	6268	KUDRET DOGA	Kudret	Doga	U	Vegetables cultivation	LUSHNJE	5	x			
427	6269	KARAFIL LIMAJ	Karafil	Limaj	U	Fruit cultivation	VLORE	2	x			
428	6272	IZMIR KAPO	Izmir	Kapo	U	Fruit cultivation	VLORE	2	x			

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429	6273	TOTO ZENELI	Toto	Zeneli	U	Fruit cultivation	VLORE	2	x			
430	6274	ZEQIR SALATI	Zeqir	Salati	U	Fruit cultivation	VLORE	2	x			
431	6275	VASIL JANUSHI	Vasil	Janushi	U	Fruit cultivation	VLORE	2	x			
432	6276	MUHAMET TARTARI	Muhamet	Tartari	U	Fruit cultivation	VLORE	2	x			
433	6277	MYRDAR KONGJONI	Myrdar	Kongjoni	U	Fruit cultivation	VLORE	2	x			
434	6278	QATIP VESHI	Qatip	Veshi	U	Fruit cultivation	VLORE	2	x			
435	6279	HAXHI DAUTI	Haxhi	Dauti	U	Fruit cultivation	VLORE	2	x			
436	6280	VESEL NAKO	Vesel	Nako	U	Fruit cultivation	VLORE	2	x			
437	6281	ELMAZ GJOKA	Elmaz	Gjoka	U	Fruit cultivation	VLORE	2	x			
438	6288	THOMA KOTE	Thoma	Kote	U	Fruits cultivation(mandarin)	SARANDE	5		x		
439	6289	DHONAT DURO	Dhonat	Duro	U	Fruits cultivation	SARANDE	6		x		
440	6290	PILO CAMULI	Pilo	Camuli	U	Fruit cultivation(mandarin)	SARANDE	21		x		
441	6291	BAHO Shpk	Memo	Baho	S	Fruit cultivation(mandarin)	DELVINE	10		x		
442	6292	ILIR ZOTE	Ilir	Zote	U	Fruit cultivation(mandarin)	SARANDE	15		x		
443	6297	DIANA NAUM	Diana	Naum	U	Fruit and vegetables processing	KORCE	7	x			
444	6339	ASAN DALIPI	Asan	Dalipi	U	Fruit tree cultivation	VLORE	3	x			
445	6344	BUJAR TAHIRI	Bujar	Tahiri	U	Fruit tree cultivation	VLORE	4	x			
446	6351	AHMET BARI	Ahmet	Bari	U	Fruit tree cultivation	LUSHNJE	5	x			
447	6355	GANI GJERMENI	Gani	Gjermeni	U	Fruit cultivation	LUSHNJE	3	x			
448	6356	AMLET RABIE	Amlet	Rabie	U	Fruit cultivation	LUSHNJE	3	x			
449	6357	ANDREA MUCO	Andrea	Muco	U	Fruit cultivation	LUSHNJE	2	x			
450	6358	AREDIN AXHIHALLI	Aredin	Axhihalli	U	Fruit cultivation	FIER	2	x			
451	6360	RITA HAMETAJ	Rita	Hametaj	U	Fruit cultivation	FIER	3	x			
452	6361	ARTAN TROKA	Artan	Troka	U	Fruit cultivation	FIER	3	x			
453	6362	SHEZAI TROKA	Shezai	Troka	U	Fruit cultivation	FIER	4	x			
454	6363	ALUSH TROKA	Alush	Troka	U	Fruit cultivation	FIER	4	x			
455	6376	BATJAR MUCAJ	Batjar	Mucaj	U	Fruits & grape cultivation	VLORE	5	x			
456	6377	IZET KALEMI	Izet	Kalemi	U	Fruits tree & grape cultivation	VLORE	5	x			
457	6378	ADHURIM IZETI	Adhurim	Izeti	U	Fruits tree & grape cultivation	VLORE	3	x			
458	6379	BESNIK KAPAJ	Besnik	Kapaj	U	Fruits & grape cultivation	VLORE	2	x			
459	6382	TOTO LELAJ	Toto	Lelaj	U	Fruits & grape cultivation	VLORE	2	x			
460	6383	PANDELI HOXHA	Pandeli	Hoxha	U	Fruits & grape cultivation	VLORE	2	x			
461	6389	NJAZI BEQIRI	Njazi	Beqiri	U	Fruits tree & grape cultivation	VLORE	2	x			
462	6390	SOKRAT SINANI	Sokrat	Sinani	U	Fruits & grape cultivation	VLORE	2	x			
463	6394	QAMIL NDERGJONI	Qamil	Ndergjoni	U	Fruits & grape cultivation	VLORE	3	x			
464	6398	ENVER SEVA	Enver	Seva	U	Fruits tree cultivation	VLORE	3	x			

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465	6402	LUAN KORDOLLI	Luan	Kordolli	U	Fruit tree cultivation	VLORE	2	x			
466	6403	SULCE LICAJ	Sulce	Licaj	U	Fruits tree cultivation	VLORE	1	x			
467	6407	LUAN DAPAJ	Luan	Dapaj	U	Fruits tree cultivation	VLORE	2	x			
468	6408	NIKO DAPAJ	Niko	Dapaj	U	Fruits tree cultivation	VLORE	2	x			
469	6409	MESHTAN LELAJ	Meshtan	Lelaj	U	Fruits tree cultivation	VLORE	2	x			
470	6410	ENDRI LUTAJ	Endri	Lutaj	U	Fruits tree cultivation	VLORE	2	x			
471	6411	XHELAL MALAJ	Xhelal	Malaj	U	Fruit cultivation	VLORE	2	x			
472	6412	HAMDI MERKAJ	Hamdi	Merkaaj	U	Fruit cultivation	VLORE	2	x			
473	6413	ADHURIM KALAJ	Adhurim	Kalaj	U	Fruit cultivation	VLORE	2	x			
474	6414	TELO SELAMI	Telo	Selami	U	Fruit cultivation	VLORE	1	x			
475	6415	KATRIOT TRAGA	Katriot	Traga	U	Fruit cultivation	VLORE	2	x			
476	6416	EDMOND ALIAJ	Edmond	Aliaj	U	Fruit cultivation	VLORE	2	x			
477	6417	PULLUMB VELAJ	Pullumb	Velaj	U	Fruit cultivation	VLORE	2	x			
478	6418	ZYLYFTAR MALAJ	Zylyftar	Malaj	U	Fruit cultivation	VLORE	2	x			
479	6419	SULO TRAGA	Sulo	Traga	U	Fruit cultivation	VLORE	2	x			
480	6420	KUJTIM KAMBERI	Kujtim	Kamberi	U	Fruit cultivation	VLORE	2	x			
481	6457	ROVENA CIFLIGU	Rovena	Cifligu	U	Beans export	KORCE	3	x			
482	6458	ALFRED MULLALLI	Alfred	Mullalli	U	Apple trading	KORCE	4	x			
483	6462	AFRIM AZUNI	Afrim	Azuni	U	Fruits cultivation	TIRANE	2	x			
484	6464	ARIF MIRI	Arif	Miri	U	Greenhouse	TIRANE	10	x			
485	6470	DYLAVER HASNI	Dylaver	Hasni	U	Fruits and vegetable cultivation	DURRES	3	x			
486	6479	RROKU	Rrok	Bujaj	U	Fruit Processing	SHKODER	11	x			
487	6500	VLADIMIR SKILJA	Vladimir	Skilja	U	Greenhouse(vegetables prod)	ELBASAN	5	x			
488	6501	XHEMAL CULLHAJ	Xhemal	Cullhaj	U	Greenhouse (vegetables prod)	ELBASAN	6	x			
489	6502	RIZA GJOSHO	Riza	Gjosho	U	Greenhouse(vegetables prod)	ELBASAN	3	x			
490	6503	NDRIÇIM GJIKA	Ndriçim	Gjika	U	Greenhouse(vegetables prod.)	ELBASAN	8	x			
491	6504	ILIA GEGA	Ilia	Gega	U	Greenhouse(vegetables prod)	ELBASAN	4	x			
492	6505	VIKTORI BARROLI	Viktori	Barrolli	U	Greenhouse (vegetables prod)	ELBASAN	3	x			
493	6506	FLUTURA GJIKA	Flutura	Gjika	U	Greenhouse (vegetables prod)	ELBASAN	3	x			
494	6507	PARASHQEVI GEGA	Parashqevi	Gega	U	Greenhouse(vegetables prod)	ELBASAN	5	x			
495	6508	AFERDITA TERZIU	Aferdita	Terziu	U	Greenhouse (vegetables prod)	ELBASAN	3	x			
496	6509	ADRIATIK RANXHA	Adriatik	Ranxha	U	Greenhouse(vegetables prod)	ELBASAN	3	x			
497	6510	TASIM BAHJA	Tasim	Bahja	U	Greenhouse (vegetables prod)	ELBASAN	2	x			
498	6511	PETRIT GJIKA	Petrit	Gjika	U	Greenhouse(vegetables prod )	ELBASAN	4	x			
499	6512	DHIMITER HALA	Dhimiter	Hala	U	Greenhouse(vegetables prod )	ELBASAN	3	x			
500	6513	NAXHIE TERZIU	Naxhie	Terziu	U	Greenhouse(vegetables prod)	ELBASAN	4	x			

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501	6514	VELI GEGA	Veli	Gega	U	Greenhouse(vegetables prod)	ELBASAN	10	x			
502	6532	ZEF MACORRI	Zef	Macorri	R	Greenhouse	SHKODER	2			x	
503	6540	ELTON BUSHI	Elton	Bushi	U	Fruit Cultivation	KORCE	5	x			
504	6541	NASIT MYFTARI	Nasit	Myftari	U	Fruit Cultivation	KORCE	3	x			
505	6542	LAVDERIM VILZA	Lavderim	Vilza	U	Fruit cultivation	KORCE	4	x			
506	6543	AJRIN MYFTARI	Ajrin	Myftari	U	Fruit cultivation	KORCE	2	x			
507	6544	AGRON MERSINLLARI	Agron	Mersinllari	U	Fruit Cultivation	KORCE	4	x			
508	6545	MYRTEZA BYLYKBASHI	Myrteza	Bylykbashi	U	Fruit cultivation	KORCE	2	x			
509	6546	SEFET IBELLARI	Sefet	Ibellari	U	Fruit cultivation	KORCE	2	x			
510	6547	FREDI MULLALLI	Fredi	Mullalli	U	Fruit cultivation	KORCE	4	x			
511	6548	ZENEL DLIKA	Zenel	Dlika	U	Fruit cultivation	KORCE	2	x			
512	6549	LAVDERIM MULLALLI	Lavderim	Mullalli	U	Fruit cultivation	KORCE	4	x			
513	6550	ASTRIT ZAKLLI	Astrit	Zaklli	U	Vegetables, agriculture mechanics	KORCE	3	x			
514	6551	ZIJA HOXHA	Zija	Hoxha	U	Vegetables, agriculture mechanics	KORCE	3	x			
515	6552	SELAMI BABASULI	Selami	Babasuli	U	Vegetables, agriculture mechanics	KORCE	4	x			
516	6553	MYSLYN BEGOLLI	Myslym	Begolli	U	Vegetables,agriculture mechanics	KORCE	2	x			
517	6554	GËZIM MERSULI	Gëzim	Mersuli	U	Vegetables, agriculture mechanics	KORCE	2	x			
<b>CUT FLOWERS, SEEDLINGS AND ORNAMENTAL PLANTS</b>												
518	165	RAMADAN KRASNIQI	Ramadan	Krasniqi	U	Seedling production	FIER	3	x			
519	167	NATASHA TUZI	Natasha	Tuzi	S	Seedling production	FIER	6	x	x		
520	2883	MARIDA Shpk	Agron	Shehi	L	Seedling & ornamental plants growing	KAVAJE	9			x	
521	3353	ANGONI	Leonard	Angoni	U	Flower Seedlings, Greenhouse	VLORE	3			x	
522	4024	GJELBERIMI 2000 Shpk	Kastriot	Shehaj	U	Seedlings, ornamental plants	VLORE	23		x		
523	4152	ERMAL BEGAJ	Ermal	Begaj	U	Seedling	VLORE	6	x			
524	4206	MUHIM SHENAJ	Muhim	Shenaj	R	Grape and olive seedlings	VLORE	1	x			
525	4213	ZENEL SHEHU	Zenel	Shehu	S	Fruit seedlings, grape cultivation	VLORE	12	x			
526	4960	FIDAL	Luigj	Frangaj	U	Seedling production	LEZHE	21	x	x		
527	4964	BLLAMA Shpk	Andon	Billama	S	Apple seedlings	KAVAJE	6	x	x		
528	4969	AGROVET	Shkelqim	Mullalli	L	Cut flowers, seedlings	KORCE	5	x	x		
529	5031	HYSNI HUSHI	Hysni	Hushi	U	Seedlings	KRUJE	5	x	x		
530	5178	ZARIF ZENELI	Zarif	Zeneli	U	Fruit seedlings producer	VLORE	8	x	x		
531	5214	NDOK NDOKA	Ndok	Ndoka	U	Seedlings	MIRDITE	1	x			
532	5231	DURIM BULKU	Durim	Bulku	U	Seedlings, Grape	TIRANE	7	x			
533	5241	ALBERT BULKU	Albert	Bulku	U	Seedlings and flowers	TIRANE	4	x			
534	5299	ILIRIAN 2 HOXHA	Ilirain 2	Hoxha	U	Seedlings	KORCE	1	x			
535	5415	QAMIL CANI	Qamil	Cani	U	Apple seedlings	TIRANE	2	x			

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536	5684	KOZETA BUZI	Kozeta	Buzi	U	Flower shop	TIRANE	3	x			
537	5774	ALBERT LAZEHI	Albert	Lazehi	U	Seedlings pesticide	KORCE	1	x			
538	5783	JORGAQ KOCI	Jorgaq	Koci	U	Apple Seedlings	KORCE	10	x			
539	5784	LLAMBI RAPI	Llambi	Rapi	U	Apple seedlings	KORCE	4	x		x	
540	5785	GJERGJI BARDHYLI	Gjergji	Bardhyli	U	Apple seedlings	KORCE	2	x			
541	5931	F. GJELBERIMI	Pjeter	Trashaj	L	Seedling	LEZHE	11		x		
542	6022	ZAGOLL TAJAJ	Zagoll	Tafaj	U	Flower seedling	FIER	2	x			
543	6076	AGRON KONDI	Agron	Kondi	U	Seedling, grape	SARANDE	2	x			
544	6090	FEJZO XHANARI	Fejzo	Xhanari	U	Seedling	GJIROKASTER	2	x			
545	6145	DHIMITRAQ SHAHINI	Dhimitraq	Shahini	U	Grapes and olives seedlings	VLORE	4	x			
546	6146	VIKTOR BROKAJ	Viktor	Brokaj	U	Grapes and olives seedlings	VLORE	4	x			
547	6147	LUTO LLANAJ	Luto	Llanaj	U	Grapes and olives seedlings	VLORE	4	x			
548	6148	MEMO BENDAJ	Memo	Bendaj	U	Fruits seedlings	VLORE	6	x			
549	6149	HEKTOR ALIRAJ	Hektor	Aliraj	U	Fruits seedlings	VLORE	6	x			
550	6150	FESTIM ALIRAJ	Festim	Aliraj	U	Fruits seedlings	VLORE	4	x			
551	6151	DURIM MUASAI	Durim	Muasai	U	Fruits seedling	VLORE	4	x			
552	6152	LULEZIM LAMAJ	Lulezim	Lamaj	U	Fruits seedling	VLORE	5	x			
553	6153	RAPI VARFI	Rapi	Varfi	U	Fruits seedling	VLORE	3	x			
554	6154	ZENEL SHEHU	Zenel	Shehu	U	Seedling	VLORE	10	x			
555	6155	SOKOL MYRTAJ	Sokol	Myrtaj	U	Seedling	VLORE	5	x			
556	6156	NESHET BEGAJ	Neshet	Begaj	U	Seedlings	VLORE	3	x			
557	6157	IMER BEGA	Imer	Bega	U	Seedling production	VLORE	2	x			
558	6158	FESTIM NOTO	Festim	Noto	U	Seedling production	VLORE	7	x			
559	6159	LAVER AGO	Laver	Ago	U	Seedling production	VLORE	6	x			
560	6160	IBRAHIM ARAPI	Ibrahim	Arapi	U	Seedling production	VLORE	5	x			
561	6161	LUAN ARAPI	Luan	Arapi	U	Seedling production	VLORE	5	x			
562	6162	FEJZO PENOLLI	Fejzo	Penolli	U	Seedling production	VLORE	3	x			
563	6163	AQIF NOTI	Aqif	Noti	U	Seedling production	VLORE	3	x			
564	6164	GEZIM BRAKA	Gezim	Braka	U	Seedling production	VLORE	10	x			
565	6165	MARKS KUQALI	Marks	Kuqali	U	Seedling production	VLORE	6	x			
566	6166	IMER JENO	Imer	Jeno	U	Seedling production	VLORE	4	x			
567	6167	RITVAN JASINI	Ritvan	Jasini	U	Seedling production	VLORE	4	x			
568	6168	XHEVAIR BEQIRI	Xhevair	Beqiri	U	Sseedling production	VLORE	3	x			
569	6169	SHYQYRI BEQIRI	Shyqyri	Beqiri	U	Seedling production	VLORE	4	x			
570	6170	THOMA PETANI	Thoma	Petani	U	Seedling production	VLORE	8	x			
571	6171	ANDON SHAKAJ	Andon	Shakaj	U	Seedling production	VLORE	8	x			

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572	6321	SOKOL BEQIRI	Sokol	Beqiri	U	Seedling production	LUSHNJE	1	x			
573	6322	AMET BALI	Amet	Bali	U	Seedling production	LUSHNJE	4	x			
574	6323	RAKO MERTINA	Rako	Mertina	U	Fruit seedling production	LUSHNJE	2	x			
575	6324	LEFTER NUSHI	Lefter	Nushi	U	Fruit seedling production	LUSHNJE	4	x			
576	6325	NOVRUZ SINA	Novruz	Sina	U	Fruit seedling production	LUSHNJE	5	x			
577	6326	ADMIR HOXHA	Admir	Hoxha	U	Seedling production	FIER	4	x			
578	6332	HAMZA VELA	Hamza	Vela	U	Fruit seedling production	MALLAKASTER	3	x			
579	6334	ZAGOLL TATA	Zagoll	Tata	U	Olive, fruit seedling production	FIER	6	x			
580	6335	YLLI RILE	Ylli	Rile	U	Olives&grapes seedling cultivation	MALLAKASTER	1	x			
581	6421	ARBEN HODAJ	Arben	Hodaj	U	Seedling cultivation	BERAT	3	x			
582	6422	MYRTEZA CIKA	Myrteza	Cika	U	Seedling production	VLORE	2	x			
583	6423	SABRI SHABO	Sabri	Shabo	U	Seedling production	BERAT	3	x			
584	6424	YZEIR PALLA	Yzeir	Palla	U	Seedling production	BERAT	3	x			
585	6425	MUSA SHURDHI	Musa	Shurdhi	U	Seedling production	VLORE	3	x			
586	6426	NEXHMI CALA	Nexhmi	Cala	U	Seedling production	BERAT	3	x			
587	6427	MUHAMET GODE	Muhamet	Gode	U	Seedling production	BERAT	6	x			
588	6428	ISLAM ABAZI	Islam	Abazi	U	Seedling production	VLORE	3	x			
589	6429	AJET HYKA	Ajet	Hyka	U	Seedling production	VLORE	3	x			
590	6430	QEMAL KANDACI	Qemal	Kandaci	U	Seedling production	VLORE	2	x			
591	6431	FLAMUR BUPE	Flamur	Bupe	U	Seedling production	VLORE	6	x			
592	6432	PETRIN HODAJ	Petrin	Hodaj	U	Seedling production	VLORE	3	x			
593	6433	BEQIR FISKA	Beqir	Fiska	U	Seedling production	VLORE	3	x			
594	6434	ADRIATIK SERAKI	Adriatik	Seraki	U	Seedling production	VLORE	4	x			
595	6435	SOTIRAQ CIKO	Sotiraq	ciko	U	Seedling production	VLORE	3	x			
596	6436	ISUF ARUNI	Isuf	Aruni	U	Seedling production	VLORE	3	x			
597	6437	ARBEN MARA	Arben	Mara	U	Grapes and olives seedling	KUCOVE	3	x			
598	6438	AGUR AGOLLI	Agur	Agolli	U	Grapes and olives seedling cultivation	BERAT	3	x			
599	6439	ISUF BRASHI	Isuf	Brashi	U	Grapes & olives seedling product.	BERAT	2	x			
600	6440	LUAN SULO	Luan	Sulo	U	Grapes seedling production	BERAT	5	x			
601	6441	SHEFQET MORAVA	Shefqet	Morava	U	Grapes seedling production	BERAT	1	x			
602	6442	ROLAND HAJDARI	Roland	Hajdari	U	Grape seedlings production	BERAT	1	x			
603	6443	TAJAR BEQIRI	Tajar	Beqiri	U	Grape seedlings production	BERAT	1	x			
604	6444	NAMIK HOXHA	Namik	Hoxha	U	Grape seedlings production	BERAT	2	x			
605	6445	FLAMUR QUPE	Flamur	Qupe	U	Grape seedlings production	BERAT	2	x			
606	6446	RAMADAN HARIZAJ	Ramadan	Harizaj	U	Grape seedlings production	BERAT	3	x			
607	6447	BEQIR FILA	Beqir	Fila	U	Grape seedlings production	BERAT	4	x			

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608	6448	EQEREM SULI	Eqerem	Suli	U	Grape seedlings production	BERAT	2	x			
609	6449	IRALIN METAK	Iralin	Metak	U	Grape Seedling production	BERAT	2	x			
610	6450	SELAMI FRATAR	Selami	Fratar	U	Grape seedlings production	BERAT	2	x			
611	6451	MYSLYM CIFTE	Myslym	Cifte	U	Grape seedlings production	BERAT	1	x			
612	6461	HEFIM GJONI	Hefim	Gjoni	U	Seedlings	TIRANE	1	x			
613	6475	NDERIM KASA	Nderim	Kasa	U	Medicinal Herbs trade	ELBASAN	2			x	
614	6518	FOTI PESHTANI	Foti	Peshtani	U	Watering system, and livestock	KORCE	2			x	
615	6530	THEODHORI MITRO	Theodhori	Mitro	U	Agriculture, maize, corn	SARANDE	3			x	
<b>BEE PRODUCTS AND PROCESSING</b>												
616	419	LESKAJ	Guri	Leskaj	S	Beekeeping	VLORE	2	x	x		
617	693	BOVA Shpk	Enver	Dyrma	L	Entrepreneur in the honey business.	ELBASAN	12	x	x		
618	1516	FATMIR MEHMETAJ	Fatmir	Mehmetaj	S	Beekeeping	KAVAJE	6		x		
619	2441	ALI SEKSENI	Ali	Sekseni	U	Beekeeping process	KORCE	3	x			
620	2442	ARBEN QAFZEZI	Arben	Qafzezi	U	Beekeeping process	KORCE	1	x			
621	2443	ADEM METO	Adem	Meto	U	Beekeeping	KORCE	4	x			
622	2444	MORAVA KORCE	Gezim	Skerma	U	Beekeeping	KORCE	4	x	x		
623	2446	ENVER REMZI	Enver	Remzi	U	Beekeeping	KORCE	4	x			
624	2448	NEDAI AGOLLI	Nedai	Agolli	U	Beekeeping products	POGRADEC	5	x			
625	2453	PELLUMB KULLA	Pellumb	Kulla	U	Beekeeping process	KORCE	2	x			
626	2454	TOMORR BEQIRAJ	Tomorr	Beqiraj	S	Bee keeping products	KORCE	1	x			
627	2457	BARDHYL CAMI	Bardhyl	Cami	U	Beekeeping process	KORCE	3	x			
628	2458	PANDELI KARAPANXHA	Pandeli	Karapanxha	U	Beekeeping and bee products	KORCE	3	x	x		
629	2501	BLETARIA VLORA	Bilbil	Cobaj	U	Bee keeping	VLORE	5	x	x		
630	4955	SHOQATA BLETAREVE	Kadri	Bulica	U	Bee products	KUKES	32		x		
631	4976	MEHDI HORANLLI	Mehdi	Horanlli	U	Bee keeping and bee products	KORCE	3	x	x		
632	5279	GURI SEJMENI	Guri	Sejmeni	U	Bee keeping	KORCE	2	x			
633	5280	BERTI KOSTANDINI	Berti	Kostandini	U	Bee keeping	KORCE	1	x			
634	5281	CELNIK ZERE	Celnik	Zere	U	Bee keeping	KORCE	4	x			
635	5282	XHUVI COLLAKU	Xhuvi	Collaku	U	Bee keeping	KORCE	1	x			
636	5283	MITRO NESTORI	Mitro	Nestori	U	Beekeeping	KORCE	1	x			
637	5284	EDUARD METO	Eduard	Meto	U	Bee keeping	KORCE	2	x			
638	5285	ILIAZ GOZHDARI	Iliaz	Gozhdari	U	Beekeeping	KORCE	3	x			
639	5286	KUJTIM HOXHALLARI	Kujtim	Hoxhallari	U	Bee keeping	POGRADEC	3	x			
640	5287	DURIM CAKE	Durim	Cake	U	Bee keepng	POGRADEC	2	x			
641	5288	MARKO GJOKA	Marko	Gjoka	U	Bee keeping	POGRADEC	2	x			
642	5289	SOTIRAQ MATA	Sotiraq	Mata	U	Bee keeping	POGRADEC	4	x			

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643	5290	FEJZI YMETLLARI	Fejzi	Ymetllari	U	Bee keeping	POGRADEC	4	x			
644	5291	PETRIT FEJZO	Petrit	Fejzo	U	Bee keeping	POGRADEC	1	x			
645	5689	VELI ZEKA	Veli	Zeka	U	Bee products	DURRES	4	x			
646	5817	XHEBRO BEDINI	Xhebro	Bedini	S	Beekeeper	VLORE	1	x			
647	5818	HARILLA THODHORJANI	Harilla	Thodhorjani	S	Beekeeper	VLORE	1	x			
648	5819	ALEN CIPA	Alen	Cipa	S	Beekeeper	VLORE	1	x			
649	5820	PELLUMB KAPO	Pellumb	Kapo	S	Beekeeper	VLORE	1	x			
650	5821	STEFAN KAZHELI	Stefan	Kazheli	S	Beekeeper	VLORE	1	x			
651	5822	MENO KAPO	Meno	Kapo	S	Beekeeper	VLORE	1	x			
652	5823	PANDELI QESORGJENI	Pandeli	Qesorgjeni	S	Beekeeper	VLORE	1	x			
653	5824	NAMIK COBAJ	Namik	Cobaj	S	Beekeeper	VLORE	1	x			
654	5825	GANI VANGJELI	Gani	Vangjeli	S	Beekeeper	VLORE	1	x			
655	5826	SHUAIP REXHO	Shuaip	Rexho	S	Beekeeper	VLORE	1	x			
656	5827	SHASHO CAUSHI	Shasho	Caushi	S	Beekeeper	VLORE	1	x			
657	5828	ALIRIZA CENKA	Aliriza	Cenka	U	Beekeeper	KORCE	1	x			
658	5829	ENGJELLUSHE PAHO	Engjellushe	Paho	U	Beekeeper	KORCE	1	x			
659	5830	KOCO PINO	Koco	Pino	U	Beekeeper	KORCE	1	x			
660	5831	XHEMAL VELIKOLLARI	Xhemal	Velikollari	U	Beekeeper	KORCE	1	x			
661	5832	SHAQIR KOLLCINAKU	Shaqir	Kollcinaku	U	Beekeeper	KORCE	1	x			
662	5833	JETNOR GJALLI	Jetnor	Gjalli	U	Beekeeper	KORCE	1	x			
663	5834	DEFRIM NAKE	Defrim	Nake	U	Beekeeper	KORCE	1	x			
664	5835	MYSTEAK ISMAILI	Mysteak	Ismaili	U	Beekeeper	TIRANE	1	x			
665	5836	MERDASH HOXHA	Merdash	Hoxha	U	Beekeeper	KORCE	1	x			
666	5837	GEZIM HALILI	Gezim	Halili	U	Beekeeper	KORCE	1	x			
667	5838	GJERGJI GAQI	Gjergji	Gaqi	U	Beekeeper	KORCE	1	x			
668	5839	ENVER AMETLLI	Enver	Ametlli	U	Beekeeper	KORCE	1	x			
669	5840	EQEREM KICO	Eqerem	Kico	U	Beekeeper	KORCE	1	x			
<b>LIVESTOCK FARMING</b>												
670	233	SADIK BALLA	Sadik	Balla	U	Livestock farming	VLORE	2	x			
671	348	PAL NIKA	Pal	Nika	U	Livestock farming	LEZHE	23	x			
672	1077	BAJRAM UKU	Bajram	Uku	S	Pig farming	TIRANE	7		x	x	
673	1190	KELMEND BUFAZI	Kelmend	Bufazi	U	Livestock farming	LUSHNJE	2			x	
674	1988	EROGERT SHPK	Agim	Driza	L	Chicken farming	FIER	6			x	
675	2010	ELMIGVAN	Mustafa	Zuna	S	Pigs Farming	TIRANE	8	x	x		
676	2109	KOSTA CUCKA	Kosta	Cucka	U	Livestock farming	DEVOLL	4			x	
677	2117	HASAN KALOSHI	Hasan	Kaloshi	U	Livestock farming, sheep	LUSHNJE	3			x	

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678	2424	AGRES 2005 Shpk	Agim	Mylkaj	L	Cows farming for milk	FIER	4			x	
679	2546	ANDREA GJONI	Andrea	Gjonaj	U	Livestock Swine & cows	SARANDE	4			x	
680	2831	QAZIM CAFI	Qazim	Cafi	U	Cows farming	SHKODER	2			x	
681	3147	JAK HILA	Jakin	Hila	U	Cows farming for milk	SHKODER	3			x	
682	3352	LIGAJ	Hamit	Ligaj	U	Sheep farming for milk & meat	VLORE	1			x	
683	3367	GAZMEND FETAHI	Gazmend	Fetahi	U	Livestock - cows	SHKODER	1			x	
684	3519	VELI AGACI	Veli	Agaci	U	Pig farming	FIER	4			x	
685	3527	ERANDI Shpk	Spiro	Dalani	L	Breeding & trade of hens&chickens	SARANDE	8				x
686	3771	VULLNET REXHO	Vullnet	Rexho	U	Livestock - sheep farming	DELVINE	5			x	
687	3899	KITO BITRI	Kito	Bitri	U	Poultry for Eggs	FIER	1			x	
688	3989	KUJTIM MUJA	Kujtim	Muja	U	Livestock, sheeps	LUSHNJE	3			x	
689	4013	ALBIDEA Shpk	Hysni	Hasani	L	Pig Food Processing	DURRES	11		x		
690	4117	ZAIM ADEMI	Zaim	Ademi	U	Livestock (sheep) farming; Meat production	SARANDE	4			x	
691	4172	HAMZA KAMBERI	Hamza	Kamberi	U	Cows for meat (Livestock & Trade)	DELVINE	1			x	
692	4176	OSMAN RESULI	Osman	Resuli	U	Sheep farming	LUSHNJE	4			x	
693	4191	SUZANA DEMCE	Suzana	Demce	U	Livestock Farming, cows	KORCE	2			x	
694	4346	SULEJMAN SALIASI	Sulejman	Saliasi	U	Livestock Farming (cows & pigs)	LUSHNJE	2			x	
695	4352	NDRICIM ARAPI	Ndricim	Arapi	U	Farm of cows, sheep, poultry, dairy	DURRES	2			x	
696	4353	ALEKSANDER BALLA	Aleksander	Balla	U	Pigs Farming	SARANDE	4			x	
697	4366	ALIM KAPIDANI	Alim	Kapidani	U	Sheep farming	LUSHNJE	5			x	
698	4429	CIFLIK-KONISPOL	Sokol	Emini	U	Livestock Farming - cows	SARANDE	2			x	
699	4783	HAMIT MARA	Hamit	Mara	U	Livestock Farming- cows, sheep	TIRANE	1			x	
700	4791	VLADIMIR ALIZOTI	Vladimir	Alizoti	S	Livestock (cows, sheeps)	SARANDE	1			x	
701	4840	ADRIATIK BUFAZI	Adriatik	Bufazi	U	Pigs Farming	LUSHNJE	2			x	
702	4845	DAUT MULLAJ	Daut	Mullaj	U	Livestock (sheeps, cows)	SARANDE	3			x	
703	4851	EQEREM ABDULLAJ	Xhaferr	Abdullaj	U	Livestock (sheep)	SARANDE	5			x	
704	4852	SHPETIM AGOLLI	Shpetim	Agolli	U	Livestock (cows, calves)	KORCE	2			x	
705	4857	NELI	Vasil	Papa	U	Pigs farming for meat	DELVINE	4			x	
706	4861	LYTFI BACI	Lytfi	Baci	U	Pigs for meat	DEVOLL	2			x	
707	4862	VIKTOR SKENDERASI	Viktor	Skenderasi	R	Sheep for meet and milk, Agriculture	KORCE	1			x	
708	4864	TELHA SERJANI	Telha	Serjani	U	Livestock (pigs)	DELVINE	1			x	
709	4866	ISMET ZENELI	Ismet	Zeneli	U	Livestock	SARANDE	2			x	
710	4867	YLLI CUCKA	Ylli	Cucka	U	Cows farming for milk	DEVOLL	2			x	
711	4907	FLAMUR HYSI	Flamur	Hysi	U	Sheep Farming	LUSHNJE	3			x	
712	4908	FATMIR MALA	Fatmir	Mala	U	Cows Farming	GJIROKASTER	2			x	
713	4922	ZIJA NICERI	Zija	Niceri	U	Cows farming	SHKODER	2			x	

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714	4927	NEBI RUKO	Nebi	Ruko	U	Cows for milk	FIER	1			x	
715	4929	XHEVDET HADAJ	Xhevdet	Hadaj	U	Goats farming for meat	PERMET	4			x	
716	4941	ISTREF BALLAJ	Istref	Ballaj	U	Livestock farming&olive cultivation	VLORE	1	x			
717	4981	MEHMET KASO	Mehmet	Kaso	U	Sheeps Farming for milk & meat	SARANDE	2			x	
718	4983	MUSA GROSHI	Musa	Groshi	U	Goats Farming	TEPELENE	2			x	
719	4987	VLASH GJONAJ	Vlash	Gjonaj	U	Cows farming for milk	SARANDE	2			x	
720	5009	PETRO DODA	Petro	Doda	U	Livestock - Growing Birds	SARANDE	1			x	
721	5010	ASTRIT XHIXHA	Astrit	Xhixha	U	Cows farming	TIRANE	1			x	
722	5012	KUJTIM NUZI	Kujtim	Nuzi	U	Sheeps Breeding	KRUJE	2			x	
723	5016	SAZAN SHERO	Sazan	Shero	U	Livestock - Sows	SARANDE	2			x	
724	5017	HASAN BEJKAJ	Hasan	Bejkaj	U	Sheeps farming	GJIROKASTER	2			x	
725	5018	LUAN MEHMETI	Luan	Mehmeti	U	Goats farming	SARANDE	2			x	
726	5022	VOJSAVA MUCA	Vojsava	Muca	U	Livestock - calves	LUSHNJE	1			x	
727	5024	SHKELQIM BACI	Shkelqim	Baci	U	Livestock - Goats	SARANDE	2			x	
728	5025	GAZAL BRAHIMI	Gazal	Brahimi	U	Poultry	SARANDE	2			x	
729	5026	ASLLAN OGICI	Asllan	Ogici	U	Livestock - Calves, sheeps	SARANDE	2			x	
730	5027	MITI ZARKA	Miti	Zarka	U	Livestock - Cows	FIER	5			x	
731	5028	AGRON NUSHI	Agron	Nushi	U	Livestock & sheep breeding	FIER	3			x	
732	5046	THOMA GJONI	Thoma	Gjoni	U	Livestock farming, cows, pigs	SARANDE	2			x	
733	5138	GEZIM SHENAJ	Gezim	Shenaj	U	Livestock	VLORE	1	x			
734	5139	SADIK AJAZI	Sadik	Ajazi	U	Livestock	VLORE	2	x			
735	5141	QERIM KOTAJ	Qerim	Kotaj	U	Livestock	VLORE	2	x			
736	5142	CERCIZ SEFERI	Cerciz	Seferi	U	Livestock	VLORE	3	x			
737	5143	FETI SINA	Feti	Sina	U	Livestock	VLORE	1	x			
738	5144	HASKO SADIKAJ	Hasko	Sadikaj	U	Livestock	VLORE	1	x			
739	5145	METLLI ABAZI	Metlli	Abazi	U	Livestock	VLORE	2	x			
740	5146	FIQIRI MEMA	Figiri	Mema	U	Livestock	VLORE	5	x	x		
741	5147	KASO SEITAJ	Kaso	Seitaj	U	Livestock	VLORE	1	x			
742	5148	RAUF SEITAJ	Reuf	Seitaj	U	Livestock	VLORE	1	x			
743	5149	FETA HOXHAJ	Feta	Hoxhaj	U	Livestock	VLORE	1	x			
744	5150	GURI SHENAJ	Guri	Shenaj	U	Livestock	VLORE	3	x			
745	5151	SALIKO ZOTAJ	Saliko	Zotaj	U	Livestock	VLORE	1	x			
746	5158	PEQINI Shpk	Dilaver	Peqini	L	Hares (rabbit) farming	LUSHNJE	8				x
747	5218	SELIM KASAPI	Selim	Kasapi	U	Calves, lambs	LUSHNJE	4			x	
748	5266	AGRON XHEBEXHIU	Agron	Xhebexhiu	U	Livestock (pigs)	LUSHNJE	1			x	
749	5268	PAJTIM ADEMI	Pajtim	Ademi	U	Livestock - sheeps	SARANDE	4			x	

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750	5270	PERPARIM HASANAJ	Perparim	Hasanaj	U	Livestock - sheeps farming	SARANDE	2			x	
751	5277	NEVRUZ AVDI	Nevruz	Avdi	U	Livestock - sheeps	SARANDE	1			x	
752	5278	ARQILE MANE	Arqile	Mane	S	Livestock - cows	SARANDE	1			x	
753	5346	AHMET HAXHI	Ahmet	Haxhi	U	Livestock - sheeps	SARANDE	2			x	
754	5347	KUJTIM XHAKOLLARI	Kujtim	Xhakollari	U	Cows Growing	KORCE	3			x	
755	5384	IRFAN ZENELI	Irfan	Zeneli	U	Livestock - Sheep growing	SARANDE	1			x	
756	5405	ARDIAN DERVISHI	Ardian	Dervishi	U	Livestock - goats	DELVINE	1			x	
757	5450	SEFER GURGURI	Sefer	Gurguri	U	Livestock (cows for milk & calves)	FIER	2			x	
758	5699	SHEME XHELILI	SHEME	Xhelili	U	Livestock farming	VLORE	3	x			
759	5700	VIRON NELAJ	Viron	Nelaj	U	Livestock farming	VLORE	3	x			
760	5701	SERJAN MERKOHITAJ	Serjan	Merkohitaj	U	Livestock farming	VLORE	3	x			
761	5702	SHABAN HIBRO	Shaban	Hibro	U	Livestock farming	VLORE	3	x			
762	5703	SOKRAT HABIBAJ	Sokrat	Habibaj	U	Livestock farming	VLORE	2	x			
763	5704	HASAN ALLA	Hasan	Alla	U	Livestock farming	VLORE	2	x			
764	5705	MENDIM BOCI	Mendim	Boci	U	Livestock farming	VLORE	1	x			
765	5706	ARBEN KULLURI	Arben	Kulluri	U	Livestock farming	VLORE	1	x			
766	5736	FETI KOTROSI	Feti	Kotrosi	S	Livestock Poultry & Cows	GJIROKASTER	2			x	
767	5738	SHPETIM AVDULI	Shpetim	Avduli	S	Livestock cows	SARANDE	2			x	
768	5739	FLORIAN DODA	Florian	Doda	S	Livestock cows	SARANDE	2			x	
769	5808	SADETE KURANI	Sadete	Kurani	S	Cows farming	SARANDE	1			x	
770	5809	DRAGUSH MEMO	Dragush	Memo	U	Sheep Farming	KORCE	2			x	
771	5812	BUJAR KASAJ	Bujar	Kasaj	U	Pigs farming	PERMET	2			x	
772	5813	MUHAMET QERIMI	Muhamet	Qerimi	S	Pigs farming	SARANDE	1			x	
773	5865	ILIRJAN ALIKAJ	Ilirjan	Alikaj	U	Cows farming	GJIROKASTER	1			x	
774	5866	SULEJMAN MURTEZA	Sulejman	Murteza	U	Cows farming	SARANDE	2			x	
775	5868	FAIK BEDULI	Faik	Beduli	U	Cows Farming	SARANDE	2			x	
776	5870	GAZMIR TRASHI	Gazmir	Trashhi	U	Livestock farming	LUSHNJE	6			x	
777	5872	ISA QARDAKU	Isa	Qardaku	U	Livestock Farming - cows	SHKODER	2			x	
778	5877	THOMA QIRJAKO	Thoma	Qirjako	U	Livestock Farming - sheep	KOLONJE	2			x	
779	5978	FAIK SHEHU	Faik	Shehu	U	Livestock farming	BERAT	3	x			
780	5979	IDRIZ HOXHA	Idriz	Hoxha	U	Livestock	BERAT	3	x			
781	5980	LORENC SHEFQETI	Lorenc	Shefqeti	U	Livestock	BERAT	2	x			
782	5981	XHEMILE QEVANI	Xhemile	Qevani	U	Livestock	BERAT	2	x			
783	5982	TAHIR TOMORRI	Tahir	Tomorri	U	Livestock	BERAT	2	x			
784	5983	GEZIM SHURDHA	Gezim	Shurdha	U	Livestock	BERAT	1	x			
785	5984	FATMIR LLESHI	Fatmir	Lleshi	U	Livestock	BERAT	2	x			

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786	5985	VANI HOXHA	Vani	Hoxha	U	Livestock	BERAT	1	x			
787	5986	PETRIT BUBA	Petrit	Buba	U	Livestock	BERAT	1	x			
788	5987	PELLUMB PLAKU	Pellumb	Plaku	U	Livestock	BERAT	1	x			
789	5988	NAVRUZ MYZEQARI	Navruz	Myzeqari	U	Livestock	BERAT	2	x			
790	6052	QEMAL MERRANI	Qemal	Merrani	U	Livestock farming	KAVAJE	4	x			
791	6097	MITILI	Vangjel	Mitilli	L	Poultry & egg production	GJIROKASTER	4	x	x		
792	6100	GLIGOR GOVACI	Gligor	Govaci	U	Livestock farming for milk	GJIROKASTER	6	x			
793	6190	EQEREM PINO	Eqerem	Pino	U	Livestock Cows	KORCE	3			x	
794	6284	SKENDER ABDULAJ	Skender	Abdulaj	S	Livestock farming & farmer	SARANDE	5			x	
795	6525	SPARTAK XUXI	Spartak	Xuxi	U	Livestock Farming (sheep) and a farmer	SARANDE	3			x	
796	6528	ENVER VULAJ	Enver	Vulaj	U	Livestock Farming - calves	SHKODER	2			x	
797	6529	ARJAN ARAPI	Arjan	Arapi	U	Livestock Farming - cows, sheep	SARANDE	2			x	
798	6531	AGRON BARDHOSHI	Agron	Bardhoshi	U	Livestoc, agriculture, cows	KORCE	2			x	
799	6536	DEMIRSHA MEDOLLI	Demirsha	Medolli	U	Cows farming	DEVOLL	2			x	
800	6539	ERJOLA BESHIRI	Erjola	Beshiri	U	Livestock farming - pigs	KORCE	4			x	
<b>GRAPES CULTIVATION AND PROCESSING</b>												
801	1056	BASHKIM ABAZI	Bashkim	Abazi	U	Viniculture	DELVINE	1	x			
802	1058	AGIM ROBOCI	Agim	Roboci	U	Viniculture	DELVINE	4	x			
803	1059	GRANIT SHEHU	Granit	Shehu	U	Viniculture	SARANDE	1	x			
804	1060	DASHAMIR SECI	Dashamir	Seci	U	Viniculture	SARANDE	1	x			
805	1172	SOKOL MYRTAJ	Sokol	Myrtaj	U	Grape cultivation	VLORE	5	x			
806	1174	BAUDIN BEGAJ	Baudin	Begaj	U	Grape cultivation	VLORE	1	x			
807	1409	LAVDERIM CELA	Lavderim	Cela	U	Grape production	KORCE	1	x			
808	2567	REXHEP KOCI	Rexhep	Koci	S	Grape cultivation	ELBASAN	1	x			
809	3377	SHEFQET AGOLLI	Shefqet	Agolli	U	Grapeyard	FIER	3	x			
810	3454	ROMEO TUSHAJ	Romeo	Tushaj	S	Grapeyard farming and processing	VLORE	1	x			
811	4027	SERJANAJ	Toli	Serjanaj	U	Grapes cultivation	VLORE	2	x			
812	4197	SERVET META	Servet	Meta	U	Grape cultivation	VLORE	2	x			
813	4198	QEMAL NDREGJONI	Qemal	Ndregjoni	U	Grapes cultivation	VLORE	2	x			
814	4205	FATOS SHERIFI	Fatos	Sherifi	U	Grapes cultivation	VLORE	1	x			
815	4209	GENTIAN MARA	Gentian	Mara	R	Grapes cultivation	VLORE	3	x			
816	4210	VIZHDAN KAMBERI	Vizhdan	Kamberi	U	Grape cultivation	VLORE	2	x			
817	4278	LAVDOSH DREGJONI	Lavdosh	Dregjoni	U	Grapes cultivation	VLORE	3	x			
818	4408	ASTRIT QATO	Astrit	Qato	U	Grape cultivation	BERAT	2	x			
819	4410	FAIK QATO	Faik	Qato	U	Grape cultivation	BERAT	2	x			
820	4415	GRAMOZ QATO	Gramos	Qato	U	Grape cultivation	BERAT	3	x			

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821	4417	YLLI QATO	Ylli	Qato	U	Grape cultivation	BERAT	2	x			
822	4419	BUJAR QATO	Bujar	Qato	U	Grape	BERAT	2	x			
823	4422	GEZIM QATO	Gezim	Qato	U	Grape cultivation	BERAT	2	x			
824	4476	SOTIR VESHAJ	Sotir	Veshaj	U	Grapes cultivation	VLORE	2	x			
825	4497	LIGOR QATO	Ligor	Qato	U	Grape cultivation	BERAT	2	x			
826	4948	VRESHTARI	Jemine	Gjika	S	Grape cultivation	KUCOVE	3		x		
827	4974	ILIR XHAFKOLLARI	Ilir	Xhafkollari	U	Grape cultivation	BERAT	2	x			
828	4978	SHAQIR HANI	Shaqir	Hani	U	Grapes cultivation	TIRANE	5		x		
829	4990	FATMIR MERKA	Fatmir	Merka	U	Grapes cultivation	VLORE	2	x			
830	4991	RAZI SHEHU	Razi	Shehu	U	Grapes cultivation	VLORE	2	x			
831	4992	VEZHDAN KANANI	Vezhdan	Kanani	U	Grapes cultivation	VLORE	3	x			
832	4993	EDISON XHAFERI	Edison	Xhaferi	U	Grapes cultivation	VLORE	2	x			
833	4994	TATJANA XHAHO	Tatjana	Xhaho	U	Grape cultivation	VLORE	3	x			
834	4995	NASIBE META	Nasibe	Meta	U	Grape cultivation	VLORE	2	x			
835	4997	MUCO2 MUCAJ	Muco2	Mucaj	U	Grape cultivation	VLORE	3	x			
836	4998	TAHIR SHARA	Tahir	Shara	U	Grape cultivation	VLORE	3	x			
837	5000	FEJZO KONDI	Fejzo	Kondi	U	Grapes cultivation	VLORE	6	x			
838	5001	MUHIN SHEHAJ	Muhin	Shehaj	U	Grape cultivation	VLORE	5	x			
839	5002	BASHKIM KONOMI	Bashkim	Konomi	U	Grape cultivation	VLORE	5	x			
840	5053	HASIM MEMINAJ	Hasim	Meminaj	U	Grape cultivation	VLORE	23	x			
841	5054	JAHO SHERAJ	Jaho	Sheraj	U	Grapes cultivation	VLORE	3	x			
842	5055	NELSON XHAFERRI	Nelson	Xhaferri	U	Grapes cultivation	VLORE	24	x	x		
843	5056	DRITAN REXHEPI	Dritan	Rexhepi	U	Grapes cultivation	VLORE	1	x			
844	5057	KLEANT HYSI	Kleant	Hysi	U	Grapes cultivation	VLORE	1	x			
845	5058	FATOS HADERI	Fatos	Haderi	U	Grapes cultivation	VLORE	3	x			
846	5060	NAZIF SELIMAJ	Nazif	Selimaj	U	Grape cultivation	VLORE	1	x			
847	5061	LUAN KAROBOLLI	Luan	Karobolli	U	Grapes cultivation and processing	VLORE	1	x			
848	5063	GURI MATUSHI	Guri	Matushi	U	Grape cultivation	VLORE	1	x			
849	5064	ZENEL GJONI	Zenel	Gjoni	U	Grapes cultivation	VLORE	2	x			
850	5066	GILO NOVRUZI	Gilo	Novruzi	U	Grape cultivation	VLORE	5	x			
851	5068	ARTAN RAKIPAJ	Artan	Rakipaj	U	Grape & fruit cultivation	VLORE	1	x			
852	5069	ALTIN BEGAJ	Altin	Begaj	U	Grape cultivation	VLORE	1	x			
853	5071	LAVER COBAJ	Laver	Cobaj	U	Grapes cultivation	VLORE	3	x			
854	5074	AVNI MEMA	Avni	Mema	U	Grape cultivation	VLORE	2	x			
855	5075	XHEVDET MAHILI	Xhevdet	Mahili	U	Grapes cultivation	VLORE	4	x			
856	5079	FERIK ZYKAJ	Ferik	Zykaj	U	Grapes & Olives cultivation	VLORE	2	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
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857	5081	FADIL BEQIRI	Fadil	Beqiri	U	Grapes cultivation	VLORE	5	x			
858	5083	AGIM TORE	Agim	Tore	U	Grapes cultivation	VLORE	3	x			
859	5084	LAMCE HODAJ	Lamce	Hodaj	U	Grapes cultivation	VLORE	1	x			
860	5086	ILIAS BILBILAJ	Ilias	Bilbilaj	U	Grapes cultivation	VLORE	5	x			
861	5088	AVNI SKENDAJ	Avni	Skendaj	U	Grapes cultivation	VLORE	7	x			
862	5092	MELSI FALLANI	Melsi	Fallani	U	Grapes cultivation	VLORE	1	x			
863	5093	LAVDERIM DASHAJ	Lavderim	Dashaj	U	Grapes cultivation	VLORE	3	x			
864	5094	VIRON MEMAJ	Viron	Memaj	U	Grapes cultivation	VLORE	2	x			
865	5095	SKENDER MALAJ	Skender	Malaj	U	Grapes cultivation	VLORE	2	x			
866	5096	GEZIM MIHAJ	Gezim	Mihaj	U	Grapes cultivation and processing	VLORE	1	x			
867	5098	SHEZAI MEMAJ	Shezai	Memaj	U	Grapes cultivation	VLORE	2	x			
868	5099	SHKELQIM QEKAJ	Shkelqim	Qekaj	U	Grape cultivation	VLORE	3	x			
869	5101	NEAT XHAFERRI	Neat	Xhaferrri	U	Grape cultivation	VLORE	2	x			
870	5102	TASIM MEMA	Tasim	Mema	U	Grape cultivation	VLORE	2	x			
871	5103	HODO BILBILAJ	Hodo	Bilbilaj	U	Grapes cultivation	VLORE	4	x			
872	5131	ADILAJ KOJDHELI	Adilaj	Kojdheli	U	Grape cultivation	VLORE	2	x			
873	5134	KAREMAN SERANI	Kareman	Serani	U	Grape cultivation	BERAT	4	x			
874	5135	MESTAN MELOLLARI	Mestan	Melollari	U	Grape cultivation	BERAT	2	x			
875	5136	KUDRET MIMANI	Kudret	Mimani	U	Grape cultivation	BERAT	2	x			
876	5137	RAUF MIMANI	Rauf	Mimani	U	Grape cultivation	BERAT	2	x			
877	5153	FATMIR VESHI	Fatmir	Veshi	U	Grapes cultivation	VLORE	1	x			
878	5154	AGIM LIKSKENDAJ	Agim	Likskendaj	U	Grape cultivation	VLORE	1	x			
879	5156	MITAT BRAHIMI	Mitat	Brahimi	U	Grape cultivation	VLORE	1	x			
880	5208	SHTJEFEN ZEFI	Shtjefen	Zefi	U	Grape cultivation	LEZHE	1	x			
881	5209	PAULIN RVOZHAN	Paulin	Rvozhani	U	Grape cultivation	LEZHE	3	x			
882	5210	TONIN EJDLI	Tonin	Ejdli	U	Grape cultivation	LEZHE	2	x			
883	5211	NDUE LAZRI	Ndue	Lazri	U	Grape cultivation	LEZHE	2	x			
884	5212	NEVRUZ JAUPI	Nevruz	Jaupi	U	Grape cultivation	LEZHE	2	x			
885	5213	BARDHOK TRYCI	Bardhok	Tryci	U	Grape cultivation	LEZHE	1	x			
886	5216	FRAN HASQERRI	Fran	Hasqerri	U	Wine production	BULQIZE	2	x			
887	5217	GRAMOZ BANUSHI	Gramoz	Banushi	U	Wine production	TIRANE	1	x			
888	5220	GJOKE FRANGAJ	Gjoke	Frangaj	U	Grape cultivation	LEZHE	22	x			
889	5221	IBRAHIM SUMAJLI	Ibrahim	Sumajli	U	Grape cultivation	LEZHE	1	x			
890	5222	HALIL KUQI	Halil	Kuqi	U	Grape yard	LEZHE	1	x			
891	5234	SHEFQET LAMI	Shefqet	Lami	U	Grape cultivation	TIRANE	2	x			
892	5236	ALBERT LAMI	Albert	Lami	U	Grape cultivation	TIRANE	5	x			

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893	5237	KASEM KODRA	Kasem	Kodra	U	Grape cultivation	TIRANE	4	x			
894	5269	PASHUK PRENDI	Pashuk	Prendi	U	Vineyard	SHKODER	2			x	
895	5312	AGIM LUSHI	Agim	Lushi	U	Grape cultivation	ELBASAN	3	x			
896	5313	REFIK KOCI	Refik	Koci	U	Grape cultivation	ELBASAN	3	x			
897	5314	SHKELQIM RUDA	Shkelqim	Ruda	U	Grape cultivation	ELBASAN	3	x			
898	5315	REXHEP TANUSHI	Rexhep	Tanushi	U	Grape cultivation	ELBASAN	5	x			
899	5316	YMER REXHA	Ymer	Rexha	U	Grape cultivation	ELBASAN	3	x			
900	5317	SKENDER MEZINI	Skender	Mezini	U	Grape cultivation	ELBASAN	5	x			
901	5318	SOKOL GAXHE	Sokol	Gaxhe	U	Grape cultivation	ELBASAN	4	x			
902	5319	SULEJMAN LUSHI	Sulejman	Lushi	U	Grape cultivation	ELBASAN	5	x			
903	5320	SHEFKI TERZIU	Shefki	Terziu	U	Grape cultivation	ELBASAN	4	x			
904	5321	BEQIR GACE	Beqir	Gace	U	Grape cultivation	ELBASAN	4	x			
905	5322	SOKOL ISMAILI	Sokol	Ismaili	U	Grape cultivation	ELBASAN	3	x			
906	5323	IBRAHIM METANI	Ibrahim	Metani	U	Grape cultivation	ELBASAN	3	x			
907	5324	SHERIF TOLA	Sherif	Tola	U	Grape cultivation	ELBASAN	4	x			
908	5325	BILAL RUDA	Bilal	Ruda	U	Grape cultivation	ELBASAN	3	x			
909	5326	HASAN MUZHAQI	Hasan	Muzhaqi	U	Grape cultivation	ELBASAN	4	x			
910	5327	SELMAN GAXHE	Selman	Gaxhe	U	Grape cultivation	ELBASAN	6	x			
911	5328	MUHAMET MURATI	Muhamet	Murati	U	Grape cultivation	ELBASAN	4	x			
912	5442	ARBEN MEMA	Arben	Mema	U	Grape cultivation	DURRES	4		x		
913	5498	BASTRI LLANAJ	Bastri	Llanaj	U	Grape cultivation	VLORE	2	x			
914	5499	FADIL LLANE	Fadil	Llane	U	Grape cultivation	VLORE	2	x			
915	5500	NJAZI BRAKA	Njazi	Braka	U	Grape cultivation	VLORE	5	x			
916	5505	PETRIT MALAJ	Petrit	Malaj	U	Grape cultivation	VLORE	2	x			
917	5506	VIRON TOZAJ	Viron	Tozaj	U	Grape cultivation	VLORE	2	x			
918	5507	MITHAT METAJ	Mithat	Metaj	U	Grape cultivation	VLORE	3	x			
919	5508	PELLUMB MEMINAJ	Pellumb	Meminaj	U	Grape cultivation	VLORE	3	x			
920	5509	LIMOZ BEGAJ	Limoz	Begaj	U	Grape cultivation	VLORE	2	x			
921	5510	ARIS KAPO	Aris	Kapo	U	Grape cultivation	VLORE	7	x			
922	5511	SELMAN AGO	Selman	Ago	U	Grape cultivation	VLORE	8	x			
923	5512	FESTIM ALLIU	Festim	Alliu	U	Grape cultivation	VLORE	2	x			
924	5513	BABCE MEMINAJ	Babce	Meminaj	U	Grape cultivation	VLORE	4	x			
925	5524	ALEKSANDER BROKAJ	Aleksander	Brokaj	U	Grape cultivation	VLORE	5	x			
926	5525	KLEANTHI BEGAJ	Kleanthi	Begaj	U	Grape cultivation	VLORE	2	x			
927	5526	GEZIM BROKAJ	Gezim	Brokaj	U	Grape cultivation	VLORE	4	x			
928	5527	BONDI BEGAJ	Bondi	Begaj	U	Grape cultivation	VLORE	4	x			

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929	5528	ROBERT NOTAJ	Robert	Notaj	U	Grape cultivation	VLORE	2	x			
930	5529	LAVDERIM MUSAJ	Lavderim	Musaj	U	Grape cultivation	VLORE	2	x			
931	5530	MEZAN MEMINAJ	Mezan	Meminaj	U	Grape cultivation	VLORE	3	x			
932	5531	RESHAT BEGAJ	Reshat	Begaj	U	Grape cultivation	VLORE	4	x			
933	5532	RAMIZ BEGAJ	Ramiz	Begaj	U	Grape cultivation	VLORE	4	x			
934	5533	JAKUP MEMINAJ	Jakup	Meminaj	U	Grape cultivation	VLORE	2	x			
935	5534	ERNEST REXHEPI	Ernest	Rexhepi	U	Grape cultivation	VLORE	2	x			
936	5535	AQIF NOTAJ	Aqif	Notaj	U	Grape cultivation and seedlings	VLORE	2	x			
937	5536	MEHMET ALEMI	Mehmet	Alemi	U	Grape cultivation	VLORE	6	x			
938	5537	SKENDER BODO	Skender	Bodo	U	Grape cultivation	VLORE	7	x			
939	5538	PATRIOT LAMAJ	Patriot	Lamaj	U	Grape cultivation	VLORE	3	x			
940	5539	NEZIR SHEHU	Nezir	Shehu	U	Grape cultivation	VLORE	2	x			
941	5652	NURI SHKOZA	Nuri	Shkoza	U	Grape cultivation	TIRANE	1	x			
942	5659	BEHAR TROSKI	Behar	Troski	U	Grape cultivation	TIRANE	1	x			
943	5662	HAMDI GJUZI	Hamdi	Gjuzi	U	Grape cultivation	TIRANE	1	x			
944	5663	MUHAMET KONDI	Muhamet	Kondi	U	Grape cultivation	TIRANE	1	x			
945	5668	MUSTAFA DELLIU	Mustafa	Delliu	U	Grape cultivation	TIRANE	1	x			
946	5683	RAMIZ DEDA	Ramiz	Deda	U	Grape cultivation (wine production)	TIRANE	6	x			
947	5692	ADRIANO MUSOLLARI	Adriana	Musollari	U	Grape cultivation (wine production)	TIRANE	6	x			
948	5895	KRISTO NASHO	Kristo	Nasho	U	Grape cultivation	SARANDE	7	x			
949	5947	SEFER LAZE	Sefer	Laze	S	Grape cultivation	VLORE	4	x			
950	5948	PATRIOT KASEMI	Patriot	Kasemi	S	Grape cultivation	VLORE	6	x			
951	5949	PETRIT MICI	Petrit	Mici	S	Grape cultivation	VLORE	3	x			
952	5950	BALIL BEGAJ	Balil	Begaj	S	Grape cultivation	VLORE	4	x			
953	5956	QERIM SHANAJ	Qerim	Shanaj	U	Grapes cultivation	MALLAKASTER	1	x			
954	5959	BAJRAM JAUPI	Bajram	Jaupi	U	Grapes cultivation	PERMET	6	x			
955	5989	ENERTA PIPA	Enerta	Pipa	U	Grape cultivation	FIER	2	x			
956	6027	XHEVIT HUQI	Xhevit	Huqi	U	Grape cultivation and processing	TIRANE	2	x			
957	6032	SAFET SHEHU	Safet	Shehu	U	Grapes, seedlings	DURRES	4	x			
958	6033	HASAN PAPA	Hasan	Papa	U	Grape cultivation	TIRANE	1	x			
959	6035	FATMIR GJECI	Fatmir	Gjeci	U	Grape cultivation	DURRES	1	x			
960	6078	MUSA BARDHIMI	Musa	Bardhimi	U	Grapes cultivation	DELVINE	3	x			
961	6098	MIHAL CIKO	Mihal	Ciko	U	Grapes cultivation	GJIROKASTER	1	x			
962	6179	MERSIN MERXI	Mersin	Merxi	U	Vine production	SARANDE	3	x			
963	6186	HEKTOR HADO	Hektor	Hado	U	Grape cultivation	DELVINE	1	x			
964	6213	NAMIK REXHEPI	Namik	Rexhepi	U	Grape cultivation	VLORE	5	x			

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965	6214	KUJTIM VELEDINI	Kujtim	Veledini	U	Grape cultivation	VLORE	6	x			
966	6215	MURAT MURATI	Murat	Murati	U	Grape cultivation	VLORE	2	x			
967	6216	NIKO PASHAJ	Niko	Pashaj	U	Grape cultivation	VLORE	2	x			
968	6218	BEGO BEGA	Bego	Bega	U	Grape cultivation	VLORE	1	x			
969	6219	SERRI LAVDOSHI	Serri	Lavdoshi	U	Grape cultivation	VLORE	2	x			
970	6220	BUJAR KASEMI	Bujar	Kasemi	U	Grape cultivation	VLORE	1	x			
971	6221	BLEDAR LICAJ	Bledar	Licaj	U	Grape cultivation	VLORE	1	x			
972	6222	KRENAR ALIAJ	Krenar	Aliaj	U	Grape cultivation	VLORE	1	x			
973	6226	LULO LAZAJ	Lulo	Lazaj	U	Grape cultivation	VLORE	4	x			
974	6227	MELEQ LAZAJ	Meleq	Lazaj	U	Grape cultivation	VLORE	1	x			
975	6228	ETHAM KUQAJ	Etham	Kuqaj	U	Grape cultivation	VLORE	2	x			
976	6229	FUAT ALIRAJ	Fuat	Aliraj	U	Grape cultivation	VLORE	1	x			
977	6230	JAZO ABAZI	Jazo	Abazi	U	Grape cultivation	VLORE	2	x			
978	6233	TAHIR SHEHU	Tahir	Shehu	U	Grape cultivation	VLORE	5	x			
979	6234	BASTRI HOXHA	Bastri	Hoxha	U	Grape cultivation	VLORE	1	x			
980	6235	ADEM RRAPI	Adem	Rrapi	U	Grape cultivation	VLORE	2	x			
981	6236	FAIK HASKAJ	Faik	Haskaj	U	Grape and olive cultivation	VLORE	5	x			
982	6239	NESIP DELO	Nesip	Delo	U	Grape cultivation	VLORE	2	x			
983	6240	LILON KARABOLLI	Lilon	Karabolli	U	Grape cultivation	VLORE	1	x			
984	6241	NEXHIP JAUPI	Nexhip	Jaupi	U	Grape cultivation	VLORE	4	x			
985	6242	NEAT AGO	Neat	Ago	U	Grape cultivation	VLORE	2	x			
986	6243	SHKELQIM ISLAMAJ	Shkelqim	Islamaj	U	Grape cultivation	VLORE	5	x			
987	6244	KRENAR SADIKAJ	Krenar	Sadikaj	U	Grape cultivation	VLORE	4	x			
988	6245	VAIT MALIQI	Vait	Maliqui	U	Grape cultivation	VLORE	1	x			
989	6246	LEONIDHA HAXHIRAJ	Leonidha	Haxhiraj	U	Grape cultivation	VLORE	5	x			
990	6247	SELAM KOLAJ	Selam	Kolaj	U	Grape cultivation	VLORE	2	x			
991	6248	NAMIK DINUSHI	Namik	Dinushi	U	Grape cultivation	VLORE	2	x			
992	6249	THOMA VANAJ	Thoma	Vanaj	U	Grape cultivation	VLORE	3	x			
993	6250	BATJAR XHAFERAJ	Batjar	Xhaferaj	U	Grape cultivation	VLORE	3	x			
994	6251	LULO SULAJ	Lulo	Sulaj	U	Grape cultivation	VLORE	2	x			
995	6252	QANI XHAFERI	Qani	Xhaferi	U	Grape cultivation	VLORE	2	x			
996	6253	BARDHOSH AVDULI	Bardhosh	Avduli	U	Grape cultivation	VLORE	5	x			
997	6254	MUHAMET AVDULI	Muhamet	Avduli	U	Grape cultivation	VLORE	6	x			
998	6299	ZHANETA CUFO	Zhaneta	Cufo	U	Wine production	KORCE	21	x			
999	6320	EMILJANO LAZAJ	Emiljano	Lazaj	U	Grapes cultivation	VLORE	6	x			
1000	6327	FERIK AVDIA	Ferik	Avdia	U	Grape cultivation	FIER	3	x			

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1001	6329	ARQILE DASHI	Arqile	Dashi	U	Grape cultivation	FIER	3	x			
1002	6330	DURIM HOXHA	Durim	Hoxha	U	Grape cultivation	FIER	3	x			
1003	6331	BASHKIM MUCA	Bashkim	Muca	U	Grape cultivation	FIER	2	x			
1004	6333	DILAVER MIFTARI	Dilaver	Miftari	U	Grape cultivation	MALLAKASTER	3	x			
1005	6336	EMILJANO BINAJ	Emiljano	Binaj	U	Grapes cultivation	VLORE	5	x			
1006	6337	ASTRIT MALAJ	Astrit	Malaj	U	Grape cultivation	VLORE	2	x			
1007	6341	ELMAS BIMAJ	Elmas	Bimaj	U	Grape cultivation	VLORE	2	x			
1008	6342	BEXHET BRAKA	Bexhet	Braka	U	Grape cultivation	VLORE	2	x			
1009	6343	PULLUMB XHARRAJ	Pullumb	Xharraj	U	Grape cultivation	VLORE	2	x			
1010	6345	BIRCE ALIRAJ	Birce	Aliraj	U	Grape cultivation	VLORE	1	x			
1011	6346	KRISTINA BREGU	Kristina	Bregu	U	Grape cultivation	VLORE	3	x			
1012	6347	LEONIDHA GERVENI	Leonidha	Gerveni	U	Grape cultivation	VLORE	4	x			
1013	6348	PULLUMB SERJANI	Pullumb	Serjani	U	Grape cultivation	VLORE	1	x			
1014	6349	XHEVAT SELAMI	Xhevat	Selami	U	Grape cultivation	VLORE	2	x			
1015	6350	ILMI PASHAJ	Ilmi	Pashaj	U	Grape cultivation	VLORE	3	x			
1016	6352	EDMON HAXHIU	Edmon	Haxhiu	U	Grape cultivation	LUSHNJE	12	x			
1017	6353	PULLUM TUSHI	Pullum	Tushi	U	Grape cultivation	LUSHNJE	11	x			
1018	6354	PETRIT MAHA	Petrit	Maha	U	Grape cultivation	LUSHNJE	33	x			
1019	6359	RYSTEM XHORE	Rystem	Xhore	U	Grape cultivation	FIER	11	x			
1020	6364	VIRON XHAFERI	Viron	Xhaferi	U	Grapes cultivation	VLORE	2	x			
1021	6365	BASHKIM ORMENI	Bashkim	Ormeni	U	Grapes cultivation	VLORE	2	x			
1022	6370	ILMI XHELILI	Ilmi	Xhelili	U	Grape cultivation	VLORE	3	x			
1023	6371	VASIL KASILI	Vasil	Kasili	U	Grape cultivation	VLORE	5	x			
1024	6373	IDRIS HOXHA	Idris	Hoxha	U	Olives & grape cultivation	VLORE	2	x			
1025	6374	KALEM ISUFI	Kalem	Isufi	U	Grape cultivation	VLORE	2	x			
1026	6375	NELO ALIRAJ	Nelo	Aliraj	U	Grapes cultivation	VLORE	2	x			
1027	6380	HETEM TOTO	Hetem	Toto	U	Grapes cultivation	VLORE	6	x			
1028	6381	NJAZI BRAHIMI	Njazi	Brahimi	U	Grapes cultivation	VLORE	2	x			
1029	6384	SINAN ALIAJ	Sinan	Aliaj	U	Grape cultivation	VLORE	2	x			
1030	6385	LAVDISH HOXHAJ	Lavdish	Hoxhaj	U	Grapes cultivation	VLORE	2	x			
1031	6386	FADIL YMERI	Fadil	Ymeri	U	Grapes cultivation, olives cultivation	VLORE	2	x			
1032	6387	SOKRAT ZYKA	Sokrat	Zyka	U	Grapes & olives cultivation	VLORE	2	x			
1033	6388	FESTIM DAUTI	Festim	Dauti	U	Grapes & olives cultivation	VLORE	3	x			
1034	6391	ASQERI TELAJ	Asqeri	Telaj	U	Grape & olives cultivation	VLORE	3	x			
1035	6392	QAMIL MAILI	Qamil	Maili	U	Grapes cultivation	VLORE	2	x			
1036	6393	SHAQO ZEKO	Shaqo	Zeko	U	Grapes cultivation	VLORE	2	x			

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1037	6395	TAHIR SHEHAJ	Tahir	Shehaj	U	Grapes cultivation	VLORE	1	x			
1038	6396	LUAN BEGAJ	Luan	Begaj	U	Grapes cultivation	VLORE	2	x			
1039	6397	RAMI MERKAJ	Rami	Merkaj	U	Grapes cultivation	VLORE	2	x			
1040	6399	ZINI RUSHITI	Zini	Rushiti	U	Grapes cultivation	VLORE	2	x			
1041	6400	LUAN HOXHA	Luan	Hoxha	U	Grapes cultivation	VLORE	1	x			
1042	6401	NURO HODO	Nuro	Hodo	U	Grapes cultivation	VLORE	2	x			
1043	6406	THANAS RESULI	Thanas	Resuli	U	Grapes cultivation	VLORE	1	x			
<b>DAIRY PRODUCTS</b>												
1044	215	MIRELI	Aqif	Caca	L	Milk processing	DURRES	30	x	x		
1045	221	ERZENI	Isuf	Bega	L	Collection, processing and trade of milk	BERAT	12		x		
1046	223	VELLEZERIT NZI	Naim	Alijahja	S	Cheese production	SHKODER	18	x	x		
1047	227	LUSHKJA	Shaqir	Lushkja	S	Dairy products	KAVAJE	18	x	x		
1048	232	SHAMETI	Ilirian	Shameti	S	Dairy products	VLORE	2		x		
1049	235	ARBI	Dorian	Alla	L	Milk processing	TIRANE	13		x		
1050	283	GREAL	Guri	Lako	L	Milk processing	KORCE	6	x	x		
1051	309	LAMA	Simon	Lamaj	L	Milk processing	KURBIN	3		x		x
1052	324	NETI	Hysen	Koci	U	Dairy products	KAVAJE	14		x		
1053	350	ALBAMILK	Orhan	Miloti	S	Pizza cheese & other sub. products of milk	SHKODER	14	x	x		x
1054	503	IDRIZ ZEQRIRI	Idriz	Zeqiri	S	Dairy farming	SARANDE	1			x	
1055	904	VAS LUKAJ	Vas	Lukaj	U	Dairy products	SHKODER	2	x			
1056	1016	KUJTIM IDRIZI	Kujtim	Idrizi	U	Dairy production.	SHKODER	3			x	
1057	1035	GANI	Gani	Ethem	U	Dairy production	SHKODER	3			x	
1058	2076	VENDIM SINANI	Vendim	Sinani	S	Milk processing	VLORE	1	x			
1059	2496	NIKOLINO	Arben	Kolaj	S	Dairy producer	SHKODER	10	x	x	x	
1060	2556	ERZEN BEGA	Erzen	Bega	L	Dairy products	BERAT	11	x			
1061	2972	FREDI MAHMUTAJ	Fredi	Mahmutaj	S	Milk processing	GJIROKASTER	10		x		
1062	3336	TOME SHELQETJA	Tome	Shelqetja	S	Dairy products	SHKODER	22	x	x		
1063	3733	TEIST Shpk	Leonidha	Hoxhaj	L	Milk Processing	FIER	7		x		
1064	3761	NESTI THOMO	Nesti	Thomo	L	Milk Gathering	FIER	9			x	
1065	3848	BRUAL	Akper	Qatipi	S	Milk processing	ELBASAN	7		x		
1066	4900	ERIDIAN HOXHA	Eridian	Hoxha	U	Dairy Production, cows for milk	TIRANE	3			x	
1067	4917	PANDO BAKALLI	Pando	Bakalli	R	Milk Processing	SARANDE	6			x	
1068	4926	ADRIATIK GACI	Adriatik	Gaci	U	Dairy products	DELVINE	2			x	
1069	4940	BARDHI BALLA	Bardhi	Balla	U	Dairy products	VLORE	3		x		
1070	5140	BARDHYL BALLA	Bardhyl	Balla	U	Dairy products	VLORE	6	x			
1071	5191	MAKSUT, ARBEN MALO	Maksut, Arben	Malo	S	Dairy products	KORCE	9				x

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1072	5223	JANI NINI	Jani	Nini	U	Dairy products	SARANDE	1			x	
1073	5257	PELLUMB HOXHA	Pellumb 2	Hoxha	L	Dairy product	DURRES	4		x		
1074	5343	EGDI - GRAMA	Armand	Reveli	L	Milk processing	TIRANE	20		x		
1075	5351	FERLAT Shpk	Ferdinand	Ibrahimi	L	Milk processor	TIRANE	40		x		
1076	5403	ABEDIN AVDULI	Abedin	Avduli	U	Milk Processing	SARANDE	5			x	
1077	5406	SOKRAT HALIMI	Sokrat	Halimi	U	Milk Production & processing	PERMET	2			x	
1078	5637	AVDI ADEMI	Avdi	Ademi	U	Milk processor	SHKODER	9	x			
1079	5638	PJERIN KOLA	Pjerin	Kola	U	Dairy processing	SHKODER	1	x			
1080	5639	ZEF MATIA	Zef	Matia	U	Milk processor	SHKODER	1	x			
1081	5640	AHMET LANAJ	Ahmet	Lanaj	U	Milk processor	SHKODER	4	x			
1082	5641	SIMON LEKA	Simon	Leka	U	Milk processor	SHKODER	4	x			
1083	5642	PAL PREKA	Pal	Preka	U	Milk processor	SHKODER	1	x			
1084	5643	BEJTO HOXHA	Bejto	Hoxha	U	Milk processor	SHKODER	10	x			
1085	5644	ADILE PULTI	Adile	Pulti	U	Dairy products	SHKODER	1	x			
1086	5645	ILIR PREKA	Ilir	Preka	U	Dairy products	SHKODER	1	x			
1087	5646	DEMUSH TAHIRI	Demush	Tahiri	U	Dairy product	SHKODER	1	x			
1088	5647	XHERSI Spk	Agim	Ramaj	U	Milk processing	SHKODER	22	x			
1089	5648	HAMDI MLLOJA	Hamdi	Mlloja	U	Milk processing	SHKODER	1	x			
1090	5649	FADIL HETA	Fadil	Heta	U	Milk processing	SHKODER	1	x			
1091	5650	MINIRE MANDIJA	Minire	Mandija	U	Dairy products	SHKODER	1	x			
1092	5651	QEMAL HOXHA	Qemal	Hoxha	U	Milk processing	SHKODER	5	x			
1093	5844	SARA Shpk	Zhylljen	Papajorgji	L	Milk processing	VLORE	8		x		
1094	5928	BUJAR HABILI	Bujar	Habili	U	Milk Processing	TIRANE	2	x			
1095	5955	MUSTAFA SULKJA	Mustafa	Sulkja	U	Milk processing	PEQIN	4	x			
1096	6030	SHPETIM LUKU	Shpetim	Luku	U	Dairy products	TIRANE	4	x			
1097	6095	FLORA ALUSHI	Flora	Alushi	U	Milk processing	VLORE	8	x			
1098	6099	HALIT BEJKO	Halit	Bejko	U	Milk processing	GJIROKASTER	4	x			
1099	6197	ANTONETA NDREKA	Antoneta	Ndreka	U	Dairy products	LUSHNJE	14	x			
1100	6198	GRAMOZ XHAFA	Gramoz	Xhafa	U	Dairy products	FIER	6	x			
<b>OLIVE CULTIVATION AND PROCESSING</b>												
1101	381	BESNIK MALAZI	Besnik	Malasi	U	Olive processing	BERAT	5	x			
1102	1166	MENDIM BACAJ	Mendim	Bacaj	U	Olive growing	VLORE	2	x			
1103	1168	ERVIM Shpk	Vesaf	Musai	S	Olive tree seedling	VLORE	7	x	x		
1104	1179	SELIM HILA	Selim	Hila	U	Olive growing	VLORE	2	x			
1105	1181	PELLUMB ALIRAJ	Pellumb	Aliraj	L	Olive processing	VLORE	8		x		
1106	1182	SABIN	Lulezim	Kapllani	U	Olive processing	VLORE	10		x		

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1107	1200	ALIAJ	Pilo	Aliaj	U	Olive cultivation	VLORE	2	x			
1108	1923	ERISA Shpk	Bujar	Haxhisala	L	Olive&fruits process.,can.of olive,veget.,fruit	BERAT	3				x
1109	2565	RUSTEM BULLARI	Rustem	Bullari	U	Olive oil processing	ELBASAN	4	x			
1110	3934	SHKALLA Shpk	Shpresa	Shkalla	L	Olive processing	TIRANE	10	x	x		
1111	3938	SABI LICI	Sabi	Lici	U	Olive cultivation	TIRANE	1	x			
1112	4244	PELLUMB HOXHA	Pellumb	Hoxha	U	Olive cultivation	BERAT	2	x			
1113	5065	FIQIRI RUMAJ	Fiqiri	Rumaj	U	Olive processing	VLORE	2	x			
1114	5067	XHEVAT LIKA	Xhevat	Lika	U	Olive processing	VLORE	2	x			
1115	5072	LELO TARAJ	Lelo	Taraj	U	Olive cultivation and processing	VLORE	4	x			
1116	5073	AGO REXHEPI	Ago	Rexhepi	U	Olive Processing	VLORE	2	x			
1117	5077	SAZAN LILAJ	Sazan	Lilaj	U	Olive processing	VLORE	4	x			
1118	5078	AGRON GJONDEDAJ	Agron	Gjonededaj	U	Olive processing	VLORE	1	x			
1119	5080	SHKELQIM LELAJ	Shkelqim	Lelaj	U	Olive cultivation	VLORE	4	x			
1120	5082	KOSTANDINO NAKOJ	Kostandino	Nakoj	U	Olive cultivation	VLORE	3	x			
1121	5089	LEFTER SINA	Lefter	Sina	U	Olive cultivation and processing	VLORE	7	x			
1122	5091	GRANIT KASAJ	Granit	Kasaj	U	Olove processing	VLORE	4	x			
1123	5152	IBRAHIM BEJAJ	Ibrahim	Bejaj	U	Olive processing	VLORE	1	x			
1124	5240	HYSEN MEREPEZA	Hysen	Merepeza	U	Olive processing	TIRANE	6	x			
1125	5243	PETRIT CEKERRI	Petrit	Cekerri	U	Olive processing	TIRANE	2	x			
1126	5245	GJIKONDI	Nikolin	Gjikondi	L	Olive processing	SARANDE	4	x	x		
1127	5352	HAXHI MUSTACANAJ	Haxhi	Mustacanaaj	U	Olive processing	SHKODER	3	x			
1128	5353	LUTFI HASANI	Lutfi	Hasani	U	Olive processor	SHKODER	1	x			
1129	5354	RROK NDOJA	Rrok	Ndoja	U	Olive processor	SHKODER	1	x			
1130	5355	AGIM ALIA	Agim	Alia	U	Olive processor	SHKODER	1	x			
1131	5356	MEXHIT HASANAJ	Mexhit	Hasanaj	U	Olive processing	SHKODER	2	x			
1132	5357	MARK MARDODA	Mark	Mardoda	U	Olive processing	MALESI E MADHE	1	x			
1133	5358	BESIM MORIQI	Besim	Moriqi	S	Olive processing	SHKODER	5	x	x		
1134	5359	RAMADAN VELIAJ	Ramadan	Veliaj	U	Olive processing	SHKODER	1	x			
1135	5360	MUHAMET DULI	Muhamet	Duli	U	Olive processing	SHKODER	11	x			
1136	5361	GAS (GASPER) RROKU	Gac (Gasper)	Rroku	U	Olive processing	SHKODER	1	x			
1137	5362	ILIR MORIQI	Ilir	Moriqi	U	Olive processing	SHKODER	2	x			
1138	5363	SHYQYRI HALILI	Shyqyri	Halili	U	Olive processing	SHKODER	1	x			
1139	5456	PETRO KONOMI	Petro	Konomi	U	Olive cultivation	VLORE	2	x			
1140	5457	THOMA GORO	Thoma	Goro	U	Olive cultivator	VLORE	4	x			
1141	5458	KLEARKO LLAZARI	Klearko	Llazari	U	Olive cultivation	VLORE	1	x			
1142	5459	DHIMITRAQ COLI	Dhimitraq	Coli	U	Olive cultivation	VLORE	1	x			

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1143	5460	ANDREA BOLLANO	Andrea	Bollano	U	Olive cultivation	VLORE	1	x			
1144	5461	ALQI LLAZARI	Alqi	Llazari	U	Olive cultivation	VLORE	1	x			
1145	5462	LEFTER COMI	Lefter	Comi	U	Olive cultivation	VLORE	2	x			
1146	5463	KRISTO CIPA	Kristo	Cipa	U	Olive producer	VLORE	1	x			
1147	5464	PAVLLO XHANI	Pavlo	Xhani	U	Olive producer	VLORE	1	x			
1148	5465	KLEARKO XHANI	Klearko	Xhani	U	Olive cultivation	VLORE	2	x			
1149	5466	POLO BOCI	Polo	Boci	U	Olive cultivation	VLORE	1	x			
1150	5467	NINO BOCI	Nino	Boci	U	Olive cultivation	VLORE	1	x			
1151	5468	SIHAT CURRI	Sihat	Curri	U	Olive cultivation	VLORE	1	x			
1152	5471	ALEKSANDER GUMA	Aleksander	Guma	U	Olive cultivation	VLORE	1	x			
1153	5472	ENEK KUMI	Eneka	Kumi	U	Olive cultivation	VLORE	1	x			
1154	5473	FIorentin BALI	Fiorentin	Bali	U	Olive cultivation	VLORE	1	x			
1155	5474	PINO ANDONI	Piro	Andoni	U	Olive cultivation	VLORE	1	x			
1156	5475	PILO CALI	Pilo	Cali	U	Olive cultivation	VLORE	1	x			
1157	5476	ANESTI GORO	Anesti	Goro	U	Olive cultivation	VLORE	1	x			
1158	5479	STEFO DUNI	Stefo	Duni	U	Olive cultivation	VLORE	1	x			
1159	5480	PANO GJINDEDI	Pano	Gjindedi	U	Olive cultivation	VLORE	1	x			
1160	5481	MILO PETROMILO	Milo	Petromilo	U	Olive cultivation	VLORE	1	x			
1161	5482	APOSTOL CANI	Apostol	Cani	U	Olive cultivation	VLORE	1	x			
1162	5483	JORGO KAPUCI	Jorgo	Kapuci	U	Olive cultivation	VLORE	1	x			
1163	5484	FEIZI AVDULLAI	Feizi	Avdullai	U	Olive cultivation	VLORE	4	x			
1164	5485	MUSA BALO	Musa	Balo	U	Olive cultivation	VLORE	5	x			
1165	5486	ILMI HARUNI	Ilmi	Haruni	U	Olive processing	VLORE	6	x			
1166	5487	MITRO CIPO	Mitro	Cipo	U	Olive processing	VLORE	4	x			
1167	5488	EQEREM SALIU	Eqerem	Saliu	U	Olive cultivation	VLORE	3	x			
1168	5490	BUJAR DAUTAJ	Bujar	Dautaj	U	Olive processing	VLORE	3	x			
1169	5491	ISMAIL HARUNI	Ismail	Haruni	U	Olive cultivation	VLORE	3	x			
1170	5492	ANELI HARUNI	Aneli	Haruni	U	Olive cultivation	VLORE	2	x			
1171	5493	RIKO ZANI	Riko	Zani	U	Olive cultivation	VLORE	4	x			
1172	5494	RRAPO LAZE	Rrapo	Laze	U	Olive cultivation	VLORE	2	x			
1173	5495	BIDO ZENELI	Bido	Zeneli	U	Olive cultivation	VLORE	5	x			
1174	5496	LAME KAPLLANI	Lame	Kapllani	U	Olive cultivation	VLORE	4	x			
1175	5497	GAZALI ZENELI	Gazali	Zeneli	U	Olive cultivation	VLORE	4	x			
1176	5501	GAFUR MYRTAJ	Gafur	Myrtaj	U	Olive cultivation	VLORE	3	x			
1177	5515	LLUK BAKA	Lluk	Baka	U	Olive processing	VLORE	2	x			
1178	5519	KRENAR ARAPI	Krenar	Arapi	U	Olive processing	VLORE	4	x			

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1179	5520	PATRIOT TODHO	Patriot	Todho	U	Olive producer	VLORE	6	x			
1180	5548	MUHARREM JANI	Muharem	Jani	U	Olive producer	VLORE	4	x			
1181	5549	MEFAIL HAXHIU	Mefail	Haxhiu	U	Olive cultivation	VLORE	3	x			
1182	5550	REXHEP DANO	Rexhep	Dano	U	Olive cultivation	VLORE	4	x			
1183	5551	LLAZI MITRO	Llazi	Mitro	U	Olive cultivation	VLORE	6	x			
1184	5552	MUSA FERRUNI	Musa	Ferruni	U	Olive cultivation	VLORE	9	x			
1185	5553	THODHORI VERAJ	Thodhori	Veraj	U	Olive cultivation	VLORE	4	x			
1186	5554	ARTUR ISAKU	Artur	Isaku	U	Olive producer	VLORE	3	x			
1187	5555	TODI KORETA	Todi	Koreta	U	Olive cultivator	VLORE	4	x			
1188	5556	XHEVAIR ZANAJ	Xhevair	Zanaj	U	Olive cultivation	VLORE	3	x			
1189	5557	LLUKA KORETA	LLuka	Koreta	U	Olive cultivation	VLORE	4	x			
1190	5558	MITI GUSHO	Miti	Gusho	U	Olive cultivation	VLORE	2	x			
1191	5559	THANAS DERVISHI	Thanas	Dervishi	U	Olive cultivation	VLORE	4	x			
1192	5560	PELIVAN ISUFI	Pelivan	Isufi	U	Olive cultivation	VLORE	4	x			
1193	5561	RRAPO ALIAJ	Rapo	Aliaj	U	Olive producer	VLORE	5	x			
1194	5562	AGUR ALIRAJ	Agur	Aliraj	U	Olive cultivation	VLORE	6	x			
1195	5563	ENDRI HOXHAI	Endri	Hoxhaj	U	Olive cultivation	VLORE	6	x			
1196	5564	ILIRIAN MEZINI	Ilirjan	Mezini	U	Olive cultivation	VLORE	6	x			
1197	5595	YLLI HAJDINI	Ylli	Hajdini	S	Olive processing	SARANDE	8	x	x		
1198	5600	TRAD.EL.SKILJA	Fatmir	Skilja	L	Olive cult. & Olive oil processing	ELBASAN	2	x	x		
1199	5601	RAKIP ILJAZI	Rakip	Iljazi	L	Olive processing	DELVINE	1	x			
1200	5602	TAJAR ALIAJ	Tajar	Aliaj	S	Olive cultivation	FIER	5		x		
1201	5608	PIKU Shpk	Petrit	Piku	U	Oil producer	ELBASAN	8	x	x		
1202	5612	AGRON 2 HOXHA	Agron 2	Hoxha	U	Olive cultivation	BERAT	1	x			
1203	5613	VLADIMIR DUSHKU	Vladimir	Dushku	U	Olive cultivation	BERAT	1	x			
1204	5614	ISLAM ZEZO	Islam	Zezo	U	Olive cultivation	BERAT	1	x			
1205	5615	IZET HOXHA	Izet	Hoxha	U	Olive cultivation	BERAT	2	x			
1206	5616	FERDI SULKAI	Ferdi	Sulka	U	Olive cultivation	BERAT	1	x			
1207	5617	GRAMOZ HOXHA	Gramoz	Hoxha	U	Olive cultivation	BERAT	1	x			
1208	5618	FASLLI HOXHA	Faslli	Hoxha	U	Olive cultivation	BERAT	16	x			
1209	5619	KASEM RIPAJ	Kasem	Ripaj	U	Olive cultivation	BERAT	1	x			
1210	5620	IBRAHIM XHAXHO	Ibrahim	Xhaxho	U	Olive cultivation	BERAT	6	x			
1211	5621	BASHKIM TOPI	Bashkim	Topi	U	Olive cultivation	BERAT	5	x			
1212	5622	IDAJET SULKAI	Idajet	Sulka	U	Olive cultivation	BERAT	4	x			
1213	5623	ISUF BAXHIA	Isuf	Baxhia	U	Olive cultivation	BERAT	5	x			
1214	5624	ARTAN HOXHA	Artan	Hoxha	U	Olive cultivation	BERAT	3	x			

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1215	5625	ISMAIL HOXHA	Ismail	Hoxha	U	Olive cultivation	BERAT	2	x			
1216	5626	IBRAHIM MILAJ	Ibrahim	Milaj	U	Olive cultivation	BERAT	2	x			
1217	5627	QAMIL PIRJANI	Qamil	Pirjani	U	Olive cultivation	BERAT	4	x			
1218	5628	ARSHIN METOHU	Arshin	Metohu	U	Olive cultivation	BERAT	4	x			
1219	5629	PERPARIM MILAJ	Perparim	Milaj	U	Olive cultivation	BERAT	2	x			
1220	5653	ARBEN SHKOZA	Arben	Shkoza	U	Olive cultivation	TIRANE	1	x			
1221	5654	QAMIL PICALLI	Qamil	Picalli	U	Olive cultivation	TIRANE	1	x			
1222	5655	YLLI LALA	Ylli	Lala	U	Olive cultivation	TIRANE	1	x			
1223	5656	SABRI LALA	Sabri	Lala	U	Olive cultivation	TIRANE	1	x			
1224	5657	BUJAR TROSKI	Bujar	Troski	U	Olive cultivation	TIRANE	1	x			
1225	5658	HYSNI TROSKI	Hysni	Troski	U	Olive cultivation	TIRANE	1	x			
1226	5660	BASHKIM TROSKI	Bashkim	Troski	U	Olive cultivation	TIRANE	1	x			
1227	5661	SABRI BEGU	Sabri	Begu	U	Olive cultivation	TIRANE	1	x			
1228	5664	HAXHI HASA	Haxhi	Hasa	U	Olive cultivation	TIRANE	1	x			
1229	5665	MALIQEN META	Maliqen	Meta	U	Olive cultivation	TIRANE	1	x			
1230	5666	GANI HIDA	Gani	Hida	U	Olive cultivation	TIRANE	1	x			
1231	5667	REXHEP BASTARI	Rexhep	Bastari	U	Olive cultivation	TIRANE	1	x			
1232	5669	ISLAM DELIU	Islam	Deliu	U	Olive cultivation	TIRANE	1	x			
1233	5896	BALIL PRODA	Balil	Proda	U	Olive trees cultivation	DELVINE	4	x			
1234	5945	QANI XHAFERI	Qani	Xhaferi	S	Olives cultivation	VLORE	5	x			
1235	5991	BLEDAR GJATA	Bledar	Gjata	U	Olives cultivation	FIER	2	x			
1236	5995	EGLANTINA GERNJOTI	Eglantina	Gernjoti	U	Olive cultivation	FIER	2	x			
1237	6029	AVNI KOKA	Avni	Koka	U	Olive cultivation	DURRES	6	x			
1238	6053	XHEVIT ISLAMI	Xhevit	Islami	U	Olives cultivation	KAVAJE	3	x			
1239	6055	NAZMI KERCUKU	Nazmi	Kercuku	U	Olives cultivation	KAVAJE	1	x			
1240	6056	FATMIR SHAHAJ	Fatmir	Shahaj	U	Olives cultivation	KAVAJE	2	x			
1241	6061	JORDAN SPIRO	Jordan	Spiro	U	Olives, grapes	KAVAJE	1	x			
1242	6072	IVAP Shpk	Valentina	Postoli	L	Olive processing	TIRANE	5	x	x		
1243	6102	ALEKSANDER ZHARKOLLI	Aleksander	Zharkolli	U	Olive cultivation	GJIROKASTER	1	x			
1244	6112	XHEVDET MANSAKU	Xhevdet	Mansaku	U	Olive Processing	TIRANE	1	x			
1245	6118	BENIAMIN TORO	Beniamin	Toro	U	Olive processor	FIER	1	x			
1246	6125	GAZMIR MAKSUTI	Gazmir	Maksuti	U	Olive processing	ELBASAN	1	x			
1247	6127	CUADARI	Kastriot	Cuadari	S	Olive processing	BERAT	1	x			
1248	6132	NIKOLLA BEZHAMI	Nikolla	Bezhami	U	Olive processing	SARANDE	1	x			
1249	6133	SPIRO ARAPI	Spiro	Arapi	U	Olive processing	VLORE	1	x			
1250	6134	FATMIR RUSHITI	Fatmir	Rushiti	U	Olive processing	MALLAKASTER	1	x			

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1251	6135	EDMOND CARAPULI	Edmond	Carapuli	U	Olive processing	TIRANE	1	x	x		
1252	6136	ILMI SAKTI	Ilmi	Sakti	U	Olive processing	SHKODER	1	x			
1253	6188	KOL BEZHANI	Kol	Bezhani	U	Olive oil production	SARANDE	2	x			
1254	6193	KICO VRANAJ	Kico	Vranaj	U	Olive oil processing	SARANDE	2	x			
1255	6237	FEIZO KANANI	Feizo	Kanani	U	Olive Cultivation	VLORE	1	x			
1256	6238	MUHIM SHEHU	Muhim	Shehu	U	Olives and grape cultivation	VLORE	2	x			
1257	6328	ARTUR HATIZE	Artur	Hatize	U	Olive cultivtation	FIER	3	x			
1258	6338	JETA TAHIRI	Jeta	Tahiri	U	Olives cultivation	VLORE	3	x			
1259	6340	SHPETIM ALIRAJ	Shpetim	Aliraj	U	Olives cultivation	VLORE	5	x			
1260	6366	AGRON XHAFERRI	Agron	Xhaferr	U	Olives cultivation, grape cultivation	VLORE	2	x			
1261	6367	NOVRUZ XHAFERI	Novruz	Xhaferr	U	Olives cultivation, grape cultivation	VLORE	2	x			
1262	6368	SHEFQET NOVRUZI	Shfqet	Novruzi	U	Olives & grapes cultivation	VLORE	2	x			
1263	6369	SHEZAI HOXHA	Shezai	Hoxha	U	Olives & grapes cultivation	VLORE	2	x			
1264	6372	FUAT ELMAZ	Fuat	Elmaz	U	Olives & grape cultivation	VLORE	2	x			
1265	6404	QANI RUKA	Qani	Ruka	U	Olives cultivation	VLORE	2	x			
1266	6405	FESTIM DAUTI	Festim	Dauti	U	Olives cultivation	VLORE	2	x			
1267	6484	QEMAL GLASHA	Qemal	Glasha	U	Olive cult.& processing	ELBASAN	6	x			
1268	6485	XHINA GEGA	Xhina	Gega	U	Olive cult.& processing	ELBASAN	4	x			
1269	6486	KUJTIM DANI	Kujtim	Dani	U	Olive cult.& processing	ELBASAN	1	x			
1270	6487	BESNIK SHAQIRI	Besnik	Shaqiri	U	Olive cult.& processing	ELBASAN	4	x			
1271	6488	IRFAN DRAJETI	Irfan	Drajati	U	Olive cult.& processing	ELBASAN	15	x			
1272	6489	XHAFERR BYLYKU	Xhaferr	Bylyku	U	Olive cult.& processing	ELBASAN	12	x			
1273	6490	FERIT TERZIU	Ferit	Terziu	U	Olive cult.& processing	ELBASAN	2	x			
1274	6491	ALBERT SHOPI	Albert	Shopi	U	Olive cult.& processing	ELBASAN	7	x			
1275	6492	ALI KOPLIKU	Ali	Kopliku	U	Olive cult.& processing	ELBASAN	10	x			
1276	6493	SELMAN HALILI	Selman	Halili	U	Olive cult.& processing	ELBASAN	3	x			
1277	6494	SHEFKI CURRI	Shfki	Curri	U	Olive cult.& processing	ELBASAN	4	x			
1278	6495	GANI GJINI	Gani	Gjini	U	Olive cult.& processing	ELBASAN	2	x			
1279	6496	RAMAZAN TOROMANI	Ramazan	Toromani	U	Olive cult.& processing	ELBASAN	3	x			
1280	6497	HERION DAUTAJ	Herion	Dautaj	U	Olive cult.& processing	ELBASAN	4	x			
1281	6498	ANASTAS DEDA	Anastas	Deda	U	Olive cult.& processing	ELBASAN	4	x			
1282	6499	DEMIR BEVAPI	Demir	Bevapi	U	Olive cult. & processing	ELBASAN	4	x			
<b>BREAD AND PASTRIES PRODUCTION</b>												
1283	1019	HASIME SHATRI	Hasime	Shatri	S	Bakery Bread Production	TIRANE	4			x	
1284	1191	GORREJA Shpk	Sokrat	Kuqi	L	Flour production & bakery	LUSHNJE	14			x	
1285	1728	BEHARI	Shaniko	Goxhaj	L	Bakery, sweets production	TIRANE	15		x		

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1286	1991	QAZIM KUCI	Qazim	Kuci	U	Bread production	BERAT	5			x	
1287	2065	GJINOLLARI	Tonin	Gjinollari	R	Bakery - Bread Production	TIRANE	13			x	
1288	2066	KOZETA SHKEMBI	Kozeta	Shkempi	S	Bakery	TIRANE	17			x	
1289	2434	SHABANI Shpk	Shkelqim	Hoxhaj	L	Flour process	FIER	19		x		x
1290	2509	HEKURAN BREGASI	Hekuran	Bregasi	U	Wheat processing	FIER	3			x	
1291	2823	SHKELQIM CELA	Shkelqim	Cela	U	Bakery	KRUJE	5			x	
1292	2973	PASSARELA	Edlira & Valter	Kozeli	S	Bakery - Sweets Production	TIRANE	32			x	
1293	3507	SULEJMAN HYKA	Sulejman	Hyka	U	Bread production	TIRANE	3			x	
1294	3571	NEVZAT HOXHAI	Nevzat	Hoxhaj	U	Bakery	DURRES	8			x	
1295	3572	SAMI BICI	Sami	Bici	U	Ice cream production & Pastry	SHKODER	5			x	
1296	3969	EVEREST	Hyqmet	Shehi	L	Dessert maker	TIRANE	7		x		
1297	4175	FATMIR LIKA	Fatmir	Lika	S	Flour Prod. & trade of constr. materials	KURBIN	2			x	
1298	4187	OSMAN KACANI	Osman	Kacani	U	Bread Production	TIRANE	3			x	
1299	4816	IRENA ROJDA	Irena	Rojda	U	Bread Bakery	DURRES	2			x	
1300	4863	HELIDON CENOLLI	Helidon	Cenolli	U	Bakery & flour factory	KORCE	4			x	
1301	4876	ETLEVA MALAJ	Etleva	Malaj	U	Pie & picas bakery	DURRES	1			x	
1302	4879	AGIM NASKA	Agim	Naska	U	Sweets production, Pastry	TIRANE	2			x	
1303	4881	DASHNOR AGACI	Dashnor	Agaci	S	Flour & bread production	FIER	1			x	
1304	4886	FAIK SHKALLA	Faik	Shkalla	U	Bakery	LIBRAZH	4			x	
1305	4903	DURIM SUBASHI	Durim	Subashi	S	Bread & dough producing (Bakery)	ELBASAN	3			x	
1306	4928	HANIFE MERA(MAKISHTI)	Hanife	Mera(Makisht)	U	Ice-cream production and pastries	TIRANE	2			x	
1307	4958	ALBA-MAJA Shpk	Ibrahim	Hoxha	L	Yeast productions	TIRANE	21		x		
1308	4977	SOKOL CAHANI	Sokol	Cahani	U	Bakery & byrek	TIRANE	1		x		
1309	4980	AKROPOL	Spiro	Papa	U	Dessert maker	TIRANE	1		x		
1310	4996	ARJANIT ILJAZI	Arjanit	Iljazi	S	Bread Bakery	TIRANE	4			x	
1311	5019	GURIE HAXHILLARI	Gurie	Haxhillari	R	Bread Production - Bakery	TIRANE	3			x	
1312	5021	MIMOZA TABAKU	Mimoza	Tabaku	U	Bakery - Bread	DURRES	2			x	
1313	5030	LAZE Shpk	Bashkim	Laze	U	Bread and pastries	TIRANE	32		x		
1314	5049	LAVDIJE RAMAJ	Lavdije	Ramaj	S	Bread Bakery	FIER	5			x	
1315	5050	LEFTER PUCI	Lefter	Puci	U	Bread Bakery	GJIROKASTER	3			x	
1316	5185	ALIZOTI Shpk	Hasan	Alizoti	L	Bread Production	SARANDE	7				x
1317	5196	GENTIAN HYSENAJ	Gentian	Hysenaj	S	Produc.of sweets&wholesale of coffee	FIER	15				x
1318	5200	BEHIJE DOKU	Behije	Doku	S	Bakery	TIRANE	8				x
1319	5227	F.A.B.A Shpk	Brita	Mihilli (Balla)	L	Bread & spaghetti	TIRANE	50				x
1320	5275	BACKMAN TIRANE	Mimoza	Zenelaku	S	Bread bakery and other pastries	TIRANE	11		x	x	
1321	5350	FATMIRA BASSU	Fatmira	Bassu	U	Bakery, production of sweets	TIRANE	1			x	

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1322	5412	SH.A. MIELL	Roland	Hysa	L	Flour production	TIRANE	78		x		
1323	5440	SOVJET MEHMETI	Sovjet	Mehmeti	S	Bread Production	SARANDE	2			x	
1324	5504	PITMOLLA Shpk	Tonin	Gjoni	L	Croissant, biscuits producer	LUSHNJE	19		x		
1325	5588	ALB-MINES INVEST.GROUP	Bahadir	Aksoy	L	Wheat production	TIRANE	20		x		
1326	5593	EUROGRAMA Shpk	Adem	Grabocka	S	Biskuit production	TIRANE	21		x		
1327	5632	KLODIAN DAVIDHI	Klodian	Davidhi	U	Bread production - bakery	TIRANE	6			x	
1328	5885	MIRJETA XHIXHA	Mirjeta	Xhixha	U	Pastry	TIRANE	9			x	
1329	5929	ELTON LAZE	Elton	Laze	U	Flour fabric	TIRANE	12	x			
1330	6144	FATOS ABAZI	Fatos	Abazi	S	Dough production	TIRANE	9			x	
1331	6175	ZIKO CENOLLI	Ziko	Cenolli	S	Flour and Bread Production	KORCE	2			x	
1332	6482	HALLUNOVI	Arjeta	Hallunovi	U	Sweets productions	SHKODER	9	x			
1333	6522	VIKTOR SADIKLARI	Viktor	Sadikllari	U	Bakery - bread	KORCE	2			x	
1334	6533	MERITA CANI	Merita	Cani	S	Bread bakery	ELBASAN	2			x	
1335	6537	CELNIK TABAKU	Celnik	Tabaku	S	Bakery and grocery	TIRANE	2			x	
<b>HERBS AND SPICES</b>												
1336	91	MUCA	Vasel	Muca	L	Herbs processing	SHKODER	52	x	x		
1337	93	RELIKA	Ramadan	Lika	U	Herbs processing	MALESI E MADHE	34	x			
1338	96	ZAGORA Shpk	Haxhi	Bercaj	L	Medicinal Herbs	MALESI E MADHE	15	x			
1339	249	LUAN ORUCI	Luan	Orucaj	R	Med. herbs collection and processing	TEPELENE	3			x	
1340	1023	PEPA Shpk	Myslym	Pepa	L	Collection and processing of medicinal herbs	DURRES	4			x	
1341	1962	TOMADHEA Shpk	Agim	Pudja	L	Medicinal herbs collection	TIRANE	1	x			
1342	3414	XHOVAN SARACI	Xhovan	Saraci	U	Herbs collection	KORCE	1	x			
1343	4961	EDI G. Shpk	Fahrie	Zenelaj	L	Herbs and spices	MALESI E MADHE	12		x		
1344	5693	GJIN GJOKA	Gjin	Gjoka	U	Herbs and spices colletion	LEZHE	11	x			
1345	5758	QAZIM KUKAJ	Qazim	Kukaj	U	Medical Herbs	MALESI E MADHE	1	x			
1346	5759	IDRIZ HARLICAJ	Idriz	Harlicaj	U	Herbs and spices	MALESI E MADHE	1	x			
1347	5760	FADIL ZEKAJ	Fadil	Zekaj	U	Medical herbs production	MALESI E MADHE	1	x			
1348	5761	SULEJMAN RENKU	Sulejman	Renku	U	Herbs and spices	MALESI E MADHE	1	x			
1349	5762	RIFAT ZEKAJ	Rifat	Zekaj	U	Medical herbs production	MALESI E MADHE	1	x			
1350	5763	YMER ELEZI	Ymer	Elezi	U	Medical herbs production	MALESI E MADHE	1	x			
1351	5764	MARTIN PELLUMBI	Martin	Pellumbi	U	Sherbele production	MALESI E MADHE	50	x			
1352	5765	RAMIZ DUKA	Ramiz	Duka	U	Medical herbs production	MALESI E MADHE	1	x			
1353	5766	BRAHIM ZEKAJ	Brahim	Zekaj	U	Herbs and spices	MALESI E MADHE	1	x			
1354	5767	MYNIRE MANDIJA	Mynire	Mandija	U	Herbs and spices	MALESI E MADHE	1	x			
1355	5768	MUSA CEKA	Musa	Ceka	U	Herbs and spices	MALESI E MADHE	1	x			
1356	5769	ILIR BRUKAJ	Ilir	Brukaj	U	Medical herbs production	MALESI E MADHE	10	x			

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1357	5770	ESAT CULI	Esat	Culi	U	Medical herbs production	MALESI E MADHE	1	x			
1358	5771	MYFTAR CULI	Myftar	Culi	U	Medical herbs production	MALESI E MADHE	1	x			
1359	5772	CEN ELEZI	Cen	Elezi	U	Medical herbs production	MALESI E MADHE	1	x			
1360	5773	HAS CULI	Has	Culi	U	Medical herbs production	MALESI E MADHE	1	x			
1361	5968	ELBA SHEHU Shpk	Arbana	Mukaj	U	Herbs and spices	ELBASAN	20	x			
<b>MEAT PROCESSING</b>												
1362	2215	TONA CO Shpk	Nikolla, Kostandin	Tona	L	Sausages production	KORCE	53				x
1363	2422	SHENASIM SADIKAJ	Shenasim	Sadikaj	S	Poultry Farm for Meat	FIER	6		x		
1364	2503	ZEF NDRECA	Zef	Ndreca	U	Swinery farm	KURBIN	8	x	x		
1365	2510	KENEDI Shpk	Sadete	Toli	L	Production of sausages	TIRANE	50	x			
1366	3407	ALSA Shpk	Aleksander	Kapaj	L	Producer of sausages and meat	VLORE	26		x		
1367	4912	GENTIAN LLESHI	Gentian	Lleshi	R	Meat processing	ELBASAN	9			x	
1368	4962	CLASS	Ardian	Mema	L	Meat processor	TIRANE	14		x		
1369	4968	KORÇA FRESK	Iliriana	Kutrolli	L	Meat processing (Chicken)	KORCE	7	x	x		
1370	5202	NIKOLL NDOJ	Nikoll	Ndoj	S	Sausages production	LEZHE	14				x
1371	5205	ILIR NURCE	Ilir	Nurce	S	Produc.&trade of chicken meat	TIRANE	10				x
1372	5247	AIBA-KOMPANI	Elisabeta	Koci	U	Poultry farm	TIRANE	125	x			
1373	5251	ALBIDEA	Katerina	Reci	U	Meat processing	TIRANE	1	x			
1374	5252	ALGEN	Gazmend	Nanaj	S	Meat processing	LUSHNJE	1	x			
1375	5385	NDUE MARACAJ	Ndue	Maracaj	L	Meat processing (Pig)	SHKODER	6		x		
1376	5408	MINELLA NIKOLLA	Minella	Nikolla	U	Livestock farming & slotter house	FIER	4		x	x	
1377	5445	UNIVERS FRIGO DARB	Rifat	Kopliku	L	Meat processing	SHKODER	33		x		
1378	5565	TEPELENA Shpk	Skender	Tepelena	L	Sausage production	VLORE	9		x		
1379	5971	DEMIRJAN BAKRI	Demirjan	Bakri	U	Meat processing	ELBASAN	3	x			
1380	6178	PETRIT NEXHIPI	Petrit	Nexhipi	U	Pig meat processing	SARANDE	5	x			
<b>WATER AND SOFT DRINKS PRODUCERS</b>												
1381	1992	KLEMOR Shpk	Tonin	Kalziqi	L	Production of soft drinks	DURRES	4			x	
1382	2901	JETA Shpk	Kujtim	Kopliku	L	Production of soft drinks	SHKODER	7		x		
1383	3516	AGRON QOKU	Agron	Qoku	S	Food industry, water producer	TIRANE	4			x	
1384	6187	BASHKIM AHMETI	Bashkim	Ahmeti	U	Refreshing beverages	SARANDE	1	x			
1385	6303	MIRJAN RACI	Mirjan	Raci	U	Fruit drinks production	KORCE	17	x			
<b>OTHER AGROBUSINESSES</b>												
1386	862	AGIM XHAFA	Agim	Xhafa	U	Fish	DURRES	5				x
1387	1899	SHEHU Shpk	Sezai	Shehu	L	Eggs production	KORCE	17	x	x		
1388	2053	SHTJEFEN FTONI	Shtjefen	Ftoni	S	Transport.services, maize,corn, etc.	SHKODER	2			x	
1389	2401	GJIKA Shpk	Rasim	Gjika	L	Production of bread and sausages	KRUJE	15			x	

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1390	2820	MIHAL KOKEDHIMA	Mihal	Kokedhima	S	Fish farming	VLORE	2			x	
1391	2825	SAN MARKO KAFE	Arbana	Hyseni (Boci)	S	Coffee Processing & packaging	ELBASAN	3			x	
1392	3746	ASLLAN BASHAJ	Asllan	Bashaj	U	Fish farming	SARANDE	2			x	
1393	3897	XHEVAT FERHATI	Xhevat	Ferhati	L	Production of agr.products (Wheat)	ELBASAN	19		x		
1394	3945	MEHMET DATELLI	Mehmet	Datelli	U	Fish farming	GJIROKASTER	2			x	
1395	4548	APOLLON 5	Mirush	Bejko	L	Packaging of alimentary products	TIRANE	14		x		
1396	4909	PAVLLO HITO	Pavlo	Hito	U	Fishing & Agriculture	SARANDE	2			x	
1397	4914	EMIN ZAGANI	Emin	Zagani	U	Services with tractor,sowing corn,wheat	SHKODER	2			x	
1398	4918	SHABAN AVDULI	Shaban	Avduli	U	Corn, wheat & services with agrimotor	SARANDE	4			x	
1399	4967	ATLAS 1	Vasfi	Haruni	L	Ethyl alcohol (and potential sugar) producer	KORCE	25		x		
1400	4985	LUAN CELAJ	Luan	Celaj	U	Service with agrimotor,sowing of wheat etc.	FIER	3			x	
1401	5219	ALEKO POSHNJARI	Aleko	Poshnjari	U	Other Agrobusinesses	TIRANE	2	x			
1402	5246	DIETA	Klajdi	Shopi	S	Corn processing	ELBASAN	1	x			
1403	5250	FLORYHEN	Luan	Celaj	U	Eggs productions	DURRES	160	x			
1404	5267	LULEZIM ZHUPA	Lulezim	Zhupa	U	Corn, Wheat, maize farming	SARANDE	1			x	
1405	5400	ALUSH TABAKU	Alush	Tabaku	U	Other agrobusinesses	LUSHNJE	5			x	
1406	5407	ARKAD AVDULI	Arkad	Avduli	U	Agriculture service with agrimotor	SARANDE	1			x	
1407	5433	TROFTA LURA Shpk	Bajram	Krashi	L	Fish growing and trade	DIBER	5				x
1408	5438	ZISO LOKOSHI	Ziso	Lokoshi	U	Agriculture	SARANDE	2			x	
1409	5448	ZENEL LALA	Zenel	Lala	U	Other agrobusinesses	SARANDE	1			x	
1410	5594	EUROFISH Shpk	Kujtim	Shkreli	L	Fishing processing	LEZHE	461		x		
1411	5636	FIESTA Shpk	Gezim 2	Goga	L	Products sales (sugar, coffee,oil)	SHKODER	27		x		
1412	5680	MARENGLLEN HODO	Marenglen	Hodo	U	Fishing processing	MALLAKASTER	1	x			
1413	5727	VLADIMIR GJINI	Mihail	Kote	S	Oil, cheese trade	TIRANE	3	x	x		
1414	5775	MUHAMERR HOXHALLARI	Muhamerr	Hoxhallari	U	Agrobusiness	POGRADEDEC	2	x			
1415	5776	AGIM DHRAMI	Agim	Dhrami	U	Agrobusiness	POGRADEDEC	1	x			
1416	5777	ZIJA MARKU	Zija	Marku	U	Agrobusiness	KORCE	1	x			
1417	5778	HENRIK MATI	Henrik	Mati	U	Agrobusiness	KORCE	1	x			
1418	5779	NEIM HOXHA	Neim	Hoxha	U	Agrobusiness	KORCE	1	x			
1419	5780	RIDVAN AGOLLI	Ridvan	Agolli	U	Agrobusiness	KORCE	1	x			
1420	5781	YLLI METELEVI	Ylli	Metelevi	U	Agrobusiness	KORCE	1	x			
1421	5782	BASHKIM DERVISHI	Bashkim	Dervishi	U	Agrobusiness	KORCE	1	x			
1422	5787	VASFI THENLI	Vasfi	Thenli	U	Agrobusiness	KORCE	3	x			
1423	5789	REFIK BURIMI	Refik	Burimi	U	Farmer	KORCE	2	x			
1424	5790	ALI ALI	Ali	Ali	U	Farmer	KORCE	4	x			
1425	5791	SHAHIN HOXHALLARI	Shahin	Hoxhallari	U	Farmer	KORCE	2	x			

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1426	5804	SELFO NEXHIPI	Selfo	Nexhipi	S	Agriculture, corn & alfalfa	SARANDE	2			x	
1427	5810	KUJTIM MUSTAFA	Kujtim	Mustafa	S	Agriculture & fishing, mussels.	SARANDE	1			x	
1428	5863	NATYRAL FOOD	Ibraim	Agolli	L	Food production and trade	KOLONJE	3			x	
1429	5874	ARBEN SHPARTHI	Arben	Shparthi	U	Agriculture mechanics	KORCE	2			x	
1430	5876	EGLANTINA VRESHTULLA	Eglantina	Vreshtulla	U	Trade of agricult prod & livestock	KORCE	1			x	
1431	5897	ANETA PRODA	Aneta	Proda	U	Other Agrobusinesses	DELVINE	1	x			
1432	5951	MIMI GALLA	Mimi	Galla	U	Food processig	POGRADEC	6	x			
1433	6064	ELVIS FERIZAJ	Elvis	Ferizaj	U	Corn processing	KAVAJE	9	x			
1434	6104	ELION CUCI	Elion	Cuci	U	Student	TIRANE	1	x			
1435	6121	ANESTI NDREU	Anesti	Ndreu	U	Joor ltd	TIRANE	1	x			
1436	6124	FLORENC KUTROLLI	Florenc	Kutrolli	U	BIOADRA specialist	TIRANE	1	x			
1437	6140	ERVIN BUSHATI	Ervin	Bushati	U	Agrobusiness specialits	TIRANE	1	x			
1438	6141	ALTIN QELESHI	Altin	Qeleshi	U	Agrobusiness specialist	TIRANE	1	x			
1439	6271	LIMION Shpk	Fatmir	Rucaj	U	Fishing export	SARANDE	9		x		
1440	6310	RRAPI SOTA	Rrapi	Sota	U	Agrobusiness	FIER	2	x			
1441	6311	MARGARITA BARDHI	Margarita	Bardhi	U	Agrobusiness	FIER	1	x			
1442	6481	NIKA-SH	Pjeter	Nika	U	Inerts	SHKODER	15	x			
1443	6483	KELMENDI	Gjeto	Pepaj	U	Troud Farming	MALESI E MADHE	8	x			
1444	6521	GEZIM KOLAMI	Gezim	Kolami	R	Agricultural Mechanics	KORCE	2			x	
1445	6523	MAKSIM RUSHI	Maksim	Rushi	U	Drinks production (medicinal with alcohol)	KOLONJE	2			x	
1446	6538	GEZIM GAXHJA	Gezim	Gaxhja	R	Agriculture and fishing	ELBASAN	2			x	
<b>WOOD PROCESSING</b>												
1447	837	ERALD Shpk	Arjan	Muja	L	Production and trading of furniture	KRUJE	30			x	
1448	841	RUDI Shpk	Agim	Brama	L	Furniture production and trading	KRUJE	30			x	
1449	1009	METUSH LETI	Metush	Leti	S	Carpentry works	SHKODER	2			x	
1450	1189	HAXHI HOXHA	Haxhi	Hoxha	S	Production of children beds & furniture	FIER	2			x	
1451	1859	2 A Shpk	Agim	Sula	L	Wood processing	ELBASAN	12	x	x		x
1452	2011	PRENG GREZAJ	Preng	Grezej	S	Wood planks production	TIRANE	8			x	
1453	2069	DASHNOR HYSI	Dashnor	Hysi	S	Furniture production	TIRANE	12			x	
1454	2118	KUJTIM FERATI	Kujtim	Ferati	S	Furniture production	TIRANE	3			x	
1455	2227	SHKELQIM KARAJ	Shkelqim	Karaj	U	Wood processing	KRUJE	4			x	
1456	2487	JOSIF LITO	Josif	Lito	S	Furniture production	TIRANE	4			x	
1457	2522	MHILL QEHAJA	Mhill	Qehaja	U	Production of furniture	TIRANE	19			x	
1458	2892	UAN GJERGJI	Uan	Gjergji	S	Furniture processing (doors, windows)	FIER	7			x	
1459	2932	DANIEL BAKIASI	Daniel	Bakiasi	S	Wood processing (furniture)	LUSHNJE	8				x
1460	2988	DILINDA Shpk	Dushe	Dulaj	L	Manufacturing of wood products	SHKODER	2				x

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1461	2994	KARAFILI Shpk	Islam	Karafili	L	Production of tables, iron chairs	POGRADEEC	31		x		x
1462	3074	FATMIR KULLLOLLI	Fatmir	Kullolli	U	Wood products, windows etc.	SHKODER	12			x	
1463	3083	PAHERO Shpk	Roland	Lala	L	Wood Processing, Furniture	DURRES	12			x	x
1464	3112	MERIAN MATI	Merian	Mati	S	Furniture production	SHKODER	4			x	
1465	3371	PRENG MARDODAJ	Preng	Mardodaj	U	Wood Processing, doors, windows	TIRANE	1			x	
1466	3576	SOFOKLI 1 SEJDO	Sofokli 1	Sejdo	U	Furniture production - Joinery	KORCE	2			x	
1467	3583	AGIM BUSHATI	Agim	Bushati	R	Carpenter (doors & windows)	MALESI E MADHE	6			x	
1468	4004	EUROPAN DRURI Shpk	Kadri	Kurti	L	Furniture processing	TIRANE	15		x		
1469	4793	ZEF PRECI	Zef 1	Preci	U	Wood Processing	DURRES	3			x	
1470	4819	KRENAR	Krenar	Karasani	U	Carpenter for furniture	TIRANE	1			x	
1471	4878	SELMAN	Selman	Allajbeu	R	Carpenter for furniture	TIRANE	1			x	
1472	4882	NDREKE NDRECA	Ndreke	Ndreca	U	Carpenter, Furniture production	SHKODER	1			x	
1473	4906	SHAQIR PIRANI	Shaqir	Pirani	U	Wood Packaging trays	SHKODER	17			x	
1474	4916	MENSUR DEVOLLI	Mensur	Devolli	U	Product & trade of wood materials	ELBASAN	2			x	
1475	4923	FILIP BARDHI	Filip	Bardhi	U	Wood Production (doors & windows)	DURRES	2			x	
1476	5011	GJERGJ ZEFI	Gjergj	Zefi	U	Furniture Production	SHKODER	4			x	
1477	5014	SAMI DOKU	Sami	Doku	U	Wood Processing (doors & windows)	KRUJE	2			x	
1478	5043	LUFTAR KACORRI	Luftar	Kacorri	U	Wood Producing (doors, windows, kitchen)	TIRANE	1			x	
1479	5183	FERDINAND CAMANDIOTI Shpk	Ferdinand	Camandioti	L	Production and trade of furniture	SARANDE	24				x
1480	5190	SHKELQIM GJYMENGA	Shkelqim	Gjymenga	S	Joinery production & trade (wood)	DURRES	5				x
1481	5194	PETRIT RRAJA	Petrit	Rraja	S	Production and trade of furniture	TIRANE	7				x
1482	5348	LAVDI DEMERXHIU	Lavdi	Demerxhiu	U	Furniture Production, doors	KRUJE	3			x	
1483	5404	AGIM BOJA	Agim	Boja	U	Furniture production	TIRANE	8			x	
1484	5411	ENGLENA XHELILI	Englena	Xhelili	U	Furniture Production	TIRANE	1			x	
1485	5421	JULIAN MUCO	Julian	Muco	S	Wood Processing	LUSHNJE	6				x
1486	5423	TONIN PALAJ	Tonin	Palaj	S	Furniture production	LEZHE	5				x
1487	5432	GANI DURAKU	Gani	Duraku	S	Manufact.&trade of sofas (wood)	KUKES	16				x
1488	5731	UNIVERSAL BAJRAKTARI SHPK	Astrit	Bajraktari	L	Product. & trade of wood products	BERAT	10				x
1489	5734	SHKELQIM VRAJA	Haxhi	Vraja	S	Production of furniture	KRUJE	32			x	
1490	5801	XHEVAIR KANANI	Xhevair	Kanani	U	Furniture production & trade (doors, windows)	BERAT	3			x	
1491	5901	QEVANI Shpk	Hajdin	Qevani	L	Manufact. and Trade of furniture	TIRANE	14				x
1492	5902	THANAT PIPERI	Thanat	Piperi	S	Manufacture and trade of furniture	KORCE	7				x
1493	5962	MYSLYM KARAJ	Myslym	Karaj	U	Wood processing	KRUJE	11	x			
1494	6089	KRISTOFOR XHAMO	Kristofor	Xhamo	U	Wood processing	GJIROKASTER	8	x			
1495	6091	MATILDA RUSTEMI	Matilda	Rustemi	U	Wood processing	GJIROKASTER	4	x			
1496	6472	REXHEP XHEKA	Rexhep	Xheka	U	Wood processing	KRUJE	20	x			

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1497	6480	DAFINOR	Tonin	Kakija	U	Wood processing	SHKODER	22	x			
1498	6535	ADRIAN KILI	Adrian	Kili	U	Furniture prod. (doors, kitchens, bedrooms)	TIRANE	3			x	
<b>CONSTRUCTION</b>												
1499	1021	ISMAIL HAXHIU	Ismail	Haxhiu	S	Product of construction materials.	TIRANE	22			x	x
1500	1022	ARAL Shpk	Besnik	Elezi	L	Prod. of Inerts and construction materials	KRUJE	7			x	
1501	1039	SAMI BESHKU	Sami	Beshku	S	Production of blocks & pool	TIRANE	8			x	
1502	2007	BESNIK CENALIA	Besnik	Cenalia	S	Production of doors, windows duraluminium	TIRANE	1			x	
1503	2016	ARTISTIK Shpk	Hysen	Kuqi	L	Production of marble, blocks	KRUJE	8			x	
1504	2439	SHEFQET BRIJA	Shefqet	Brija	U	Production of inerts, blocks, soleta	TIRANE	6			x	
1505	2873	GANI VLASHI	Gani	Vlashi	U	Duralumin Processing	TIRANE	1			x	
1506	2895	PRENGE MHILLAJ	Prengë	Mhillaj	U	Duralumin	SHKODER	1			x	
1507	2987	VITTRA Shpk	Viktor	Hila	L	Fason Tailoring, product.of asphalt	SHKODER	13				x
1508	3066	MARK MALSHYTI	Mark	Malshyti	R	Tiles Production	SHKODER	3			x	
1509	3084	MUSTAFA BEQJA	Mustafa	Beqja	U	Construction Materials	KRUJE	3			x	
1510	3193	IMEL Shpk	Ismail	Haroku	L	Concrete production	TIRANE	23				x
1511	3580	LULASH MAKÀ	Lulash	Maka	U	Concrete prod & trade of inerts mat.	DURRES	2			x	
1512	3689	ALPIN Shpk	Pirro, Naunka, Rita	Qendro	L	Duraluminium processing and trade	DURRES	40				x
1513	3751	FITIMTAR ELMAZI	Fitimtar	Elmazi	L	Inerts Processing	DELVINE	1			x	
1514	3900	ZEF GJOKA	Zef	Gjoka	S	Marble produc.& wood processing	TIRANE	1			x	
1515	3984	AGIM LLUBANI	Agim	Llubani	U	Lime Production	KRUJE	8			x	
1516	3995	SHKELQIM HILA	Shkelqim	Hila	S	Production of plastic mat.&duraluminium	DELVINE	5			x	
1517	4441	DAJTI BOKSID	Maksim	Sotiri	L	Aluminium Minerary Production	TIRANE	6			x	
1518	4821	ALBERT MARKU	Albert	Marku	U	Bricks Production, concrete blocks	KRUJE	2			x	
1519	4880	MUHARREM HAJDARI	Muharrem	Hajdari	U	Duraluminium Construction	TIRANE	1			x	
1520	4883	GANI MECI	Gani	Meci	U	Duraluminium & Wood Processing	DURRES	3			x	
1521	4884	QAZIM LAKO	Qazim	Lako	U	Inerts Production	SARANDE	3			x	
1522	4885	VLADIMIR XAMO	Vladimir	Xamo	U	Duraluminium Production	TIRANE	2			x	
1523	4915	ARENS	Ardian	Rroji	L	Trade & Process.of iron,concrete	SHKODER	8			x	
1524	4982	BUNA	Vildan	Bekteshi	L	Production of Inerts	SHKODER	5			x	
1525	4986	ERION BAJRAMI	Erion	Bajrami	U	Duraluminium (doors and windows)	ELBASAN	1			x	
1526	5006	EUROPA Shpk	Vangjel	Rula	L	Production of iron works	ELBASAN	19	x	x		
1527	5008	GJOVALIN PRENGA	Gjovalin	Prenga	U	Production of Inerts and Blocks	TIRANE	5			x	
1528	5013	ENVER LOCI	Enver	Loci	U	Lime Production	KRUJE	1			x	
1529	5020	SALI FERA	Sali	Fera	U	Duraluminium Processing	DURRES	2			x	
1530	5192	AGIMI Shpk	Merita	Kondo	L	Production of bricks, tiles, concrete	GJIROKASTER	5				x
1531	5195	AGIM YZO	Agim	Yzo	S	Plaster buildings	TIRANE	16				x

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1532	5203	MELA Shpk	Margarita	Trashaj	L	Construction activity	LEZHE	23				x
1533	5207	BAJRAKTARI Shpk	Sefedin	Bajraktari	L	Marble & Granite processing	TIRANE	19				x
1534	5226	EUROTECH CEMENT	Ilia	Marga	L	Construction	DURRES	42		x		
1535	5402	GJIN ULNDREAJ	Gjin	Ulndreaj	S	Duraluminium production	TIRANE	2			x	
1536	5426	ALIE-B SHPK	Andrea, Nesti	Boci	L	Quarrying of stone,decorat. stone	SARANDE	4				x
1537	5427	PASHA A	Arjan	Zeneli	L	Marble processing	TIRANE	6				x
1538	5429	ANDUENA FEJZULLA	Anduena	Fejzulla	U	Duraluminium manufact. products	KORCE	7				x
1539	5434	EUROAL Shpk	Fredi	Berberi	L	Duraluminium production	VLORE	4				x
1540	5435	DRITA	Drita	Meculi	U	Production of concrete blocks	TIRANE	2			x	
1541	5630	AVDUL BANI	Avdul	Bani	U	Product & trade of concrete blocks	SARANDE	2			x	
1542	5633	NEXCOM	Eno	Nishe	L	Tile production	DURRES	11		x		
1543	5672	NAIMIR KURTI	Naimir	Kurti	U	Construction sector	TIRANE	225	x			
1544	5679	ARTAN SHEHU	Artan	Shehu	U	Construction sector	TIRANE	7	x			
1545	5685	FLAMUR YMERI	Flamur	Ymeri	U	Construction sector	TIRANE	10	x			
1546	5694	SHPETIM CINGA	Shpetim	Cinga	U	Construction Sector	TIRANE	155	x			
1547	5728	MAKARESH SHPK	Qamil	Babasi	L	Construction materials, bricks, tiles	KRUJE	18				x
1548	5729	REKLAMA GA	Arif	Bicoku	L	Duraluminium Products	ELBASAN	12				x
1549	5732	PETRIT SULA	Petrit	Sula	U	Production of Concrete blocks	KURBIN	2			x	
1550	5814	DORE GJEKA	Dore	Gjeka	S	Trade of construction materials	SHKODER	3			x	
1551	5861	VERUTI	Kleanthi	Kapurani	L	Construction Materials	KORCE	3			x	
1552	5875	NIKO PELO	Niko	Pelo	U	Iron Processing	KORCE	4			x	
1553	5923	LLAZAR COPE	Llazar	Cope	U	Construction materials	TIRANE	6	x			
1554	6096	ERGEST KARABINA	Ergest	Karabina	U	Construction	GJIROKASTER	5	x			
1555	6174	AGRON TOSKA	Agron	Toska	S	Lime Production	LUSHNJE	6			x	
1556	6182	ILIR HAXHI	Ilir	Haxhi	U	Construction	SARANDE	10	x			
1557	6189	GERI SHPK	Arben	Kocllari	L	Production of decorative stone	KUCOVE	5			x	
1558	6194	ELSI ELIAZI	Elsi	Eliazi	U	Construction	SARANDE	7	x			
1559	6293	JORGJETA KASULI	Jorgjeta	Kasuli	U	Construction	KORCE	8	x			
1560	6309	SARK Shpk	Sokrat	Kociaj	U	Construction	FIER	25	x			
1561	6318	KESI Shpk	Fabiola	Haxhi	U	Construction	FIER	40	x			
1562	6517	ALBERT MULLA	Albert	Mulla	L	Stone Mining, quarry	KORCE	5			x	
1563	6526	ROBERT GACE	Robert	Gace	S	Construction materials Trade	KORCE	2			x	
1564	6527	HETE LISAJ	Hete	Lisaj	S	Production of Blocks, concrete	SHKODER	13			x	
<b>CARPET PRODUCERS</b>												
1565	61	GJEZI Shpk	Yllka	Gjezi	L	Carpets Production	KORCE	1	x			
1566	5003	COTAJ	Nebije	Cotaj	U	Carpet producer	SHKODER	17		x		

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1567	5388	LALO Shpk	Edmond	Lalo	L	Carpet producer	VLORE	11		x		
1568	6177	ZHULIETA VOSKOPI	Zhulieta	Voskopi	U	Kilims production	KORCE	1			x	
<b>GIFTWARE PRODUCERS</b>												
1569	725	KORCA WOMAN ASSOCIATION	Klara	Cela	L	Art work (handicrafts)	KORCE	1	x			
1570	2571	LA LUNA	Andoneta	Kolevica	L	Traditional ceramics & decoratives producer	KORCE	7		x		
1571	3577	ARIS GUDA	Aris	Guda	U	Ceramic products	DURRES	5			x	
1572	3915	KLEMENTINA FUNDO	Klementina	Fundo	U	Handicraft works	KORCE	5	x			
1573	6092	VALBONA GJOKA	Valbona	Gjoka	U	Embroidery	GJIROKASTER	20	x			
<b>CLOTHING AND TEXTILE PRODUCERS</b>												
1574	76	INTERNACIONAL	Jani	Lluka	L	Tailoring	KORCE	150			x	
1575	755	AFERDITA BAJRAMI	Aferdita	Bajrami	U	Needlework	VLORE	2	x			
1576	2980	FLORIAN-V Shpk	Viktor	Marku	S	Production of towels and napkins	SHKODER	18	x	x		
1577	3459	FERDINAND MELGUSHI	Ferdinand	Melgushi	U	Cloth manufacturer	SHKODER	80	x			
1578	3976	XHENSILA LERA	Xhensila	Lera	U	Embroidery works, tailor	KORCE	17	x			
1579	4433	LORENZO KONF.	Teufik	Lesha	U	Tailoring	SHKODER	1			x	
1580	4842	DIANA XHUKA	Diana	Xhuka	U	Tailoring	KORCE	1			x	
1581	4911	HANIFE HOXHA	Hanife	Hoxha	U	Production and trade of curtains,	ELBASAN	1			x	
1582	5045	TRESI	Taxhodin	Tresi	U	Professional Embroidery (sheets, pillows)	SHKODER	2			x	
1583	5181	RIZA-TEX Shpk	Agim	Zeço	L	Trade of Textile materials	KUCOVE	6				x
1584	5189	ABBA TEX Shpk	Irena	Shytaj	L	Textile manufacturing	TIRANE	5				x
1585	5193	ALTI SA Shpk	Niko 1	Noti	L	Tailoring	GJIROKASTER	114				x
1586	5258	SEZAIRI Shpk	Besnik	Kadia	L	Clothing product	LEZHE	8		x		
1587	5422	ALFRED KONOMI	Alfred	Konomi	L	Production of mattresses	SARANDE	9				x
1588	5430	MELGUSHI Shpk	Ferdinand	Melgushi	L	Tailoring & fason industry	SHKODER	92		x		x
1589	5431	ANILA ALIAJ	Anila	Aliaj	S	Textiles Tailoring	FIER	1				x
1590	5437	ETLEVA1 MALAJ	Etleva1	Malaj	U	Tailoring	DURRES	2			x	
1591	5469	ZAIRA BERBERI NUSHI	Zaira	Berberi Nushi	U	Trade & production of underwears	VLORE	5			x	
1592	5635	ARTFLEX	Artan	Salihi	L	Mattress production	SHKODER	14		x		
1593	5676	LILJANA SHEHI	Liljana	Shehi	U	Cloth production	TIRANE	300	x			
1594	5677	VILMA MAKIN	Vilma	Mokin	U	Clothing production	TIRANE	1	x			
1595	5695	PENELOPA Shpk	Elvira	Ajazi	L	Clothing production	DURRES	74		x		
1596	5873	ALTIN DURMISHLLARI	Altin	Durmishllari	U	Matresses production	TIRANE	3			x	
1597	5881	SABIRE HASANI	Sabire	Hasani	U	Clothes Trading	DURRES	2			x	
1598	5920	FASON	Gjergj	Gjika	U	Sewing industry	TIRANE	3	x			
1599	5999	ERISELDA PACO	Eriselda	Paco	U	Tailor	FIER	2	x			
1600	6000	BRUNILDA KULLAJ	Brunilda	Kullaj	U	Tailor	FIER	2	x			

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1601	6142	RAMADAN DELLINJA	Ramadan	Dellinja	R	Clothes trade	KORCE	2			x	
1602	6454	SOFIKA MICO	Sofika	Mico	U	Wool processing	VLORE	4	x			
<b>LEATHER PRODUCTS</b>												
1603	488	GREN SHOE	Fehmi	Golemi	L	Shoe Factory	SHKODER	600			x	
1604	5201	MALI Shpk	Alfred	Mali	L	Shoes Production & Trade	LEZHE	57				x
1605	5401	SHPETIM BILBILI	Shpetim	Bilbili	S	Production and trade of shoes	TIRANE	5			x	
1606	5993	PICARI Shpk	Mirela	Gjoni	U	Shoes production	FIER	303	x			
<b>OTHER NON-AGROBUSINESS PRODUCERS</b>												
1607	840	DASHI	Shpetim	Mehmetaj	L	Cosmetics and detergents production	TIRANE	6			x	
1608	1422	ZISO SHAZO	Ziso	Shazo	S	Horticulture, Restourant, hotel	KOLONJE	3			x	
1609	2649	BUTRINTI Shpk	Viktor	Cela	L	Production and bottling of mussels	DELVINE	35	x	x		
1610	3016	REGASH Shpk	Shkenca	Gashi	L	Manufacturing of plastic products	DURRES	16				x
1611	3057	AGIM TOPULLI	Agim	Topulli	S	Manufact. of electric accessories	KORCE	6				x
1612	3777	LULA SELAMI	Lula	Selami	U	Hydrosanitary and furniture production	TIRANE	3			x	
1613	4181	LULIETA CELA	Lulieta	Cela	U	Canopy Production	TIRANE	2			x	
1614	4504	APOLLON Shpk	Hilmi	Brace	L	Manufacturing & recycling of paper	FIER	100	x	x		
1615	4854	ELTON CACO	Elton	Caco	U	Production of mattresses,beds ect	TIRANE	2			x	
1616	4979	SELMAN	Ali	Selmani	L	Water deposits producer	TIRANE	1		x		
1617	5015	ETMOND GJONCARI	Etmond	Gjoncari	U	Paper production	VLORE	1			x	
1618	5182	FATMIR BEGAJ	Fatmir	Begaj	S	Duraluminium & plastic production	BERAT	4				x
1619	5230	ALB-UNIVERS Shpk	Xhevdet	Morina	L	Produc.&trade of plastic windows ect	TIRANE	8				x
1620	5248	THELLEZA DERVISHI	Thelleza	Dervishi	U	Elektrostacionist	DURRES	1	x			
1621	5249	ELVIRA CIKALLESHA	Elvira	Cikallesha	U	Elektrostacionist	DURRES	1	x			
1622	5392	ILIRJAN ARAPI	Ilirjan	Arapi	U	Iron works (doors,banisters)	ELBASAN	1			x	
1623	5424	NAIM MUCA	Naim	Muca	S	Production of plastic advertisements	ELBASAN	1				x
1624	5428	HROMODHOMI ALBANIA	Aristotel	Mindili	L	Production, import and wholesaler of paints	KORCE	12				x
1625	5503	ETHEM ALIAJ	Ethem	Aliaj	L	Other non-agrobusiness	FIER	10		x		
1626	5631	ELIVESTA HOXHA	Elivesta	Hoxha	U	Comp. games for children,icecream prod.	FIER	3			x	
1627	5730	ELIZABET SHPK	Gjergji,Vasil,Thom	Zhidro	L	Publishing & wholesaler of paper ect.	KORCE	38				x
1628	5816	SHPRESA 04	Ilirjan	Mjeshtri	L	Treade of metal, scrap	ELBASAN	5			x	
1629	5907	ALFAVO	Fatmir	Luga	S	Trade and packing of Olive oil	TIRANE	1	x			
1630	5921	DENISA DELISULA	Denisa	Delisula	U	Iron Processing	TIRANE	14	x			
1631	5963	ERIND BAHA	Erind	Baha	U	Other non agriculture	ELBASAN	3	x			
1632	5964	ANJEZA SELIMI	Anjeza	Selimi	U	Traveling agency	ELBASAN	1	x			
1633	5972	FLORINARD ZARA	Florinard	Zara	U	Other non agrobusiness	ELBASAN	3	x			
1634	6117	YLLI SANASI	Ylli	Sanasi	U	Packing service	TIRANE	1	x			

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1635	6119	GENTIAN ORHANI	Gentian	Orhani	U	Packing service	TIRANE	1	x			
1636	6130	ELTON HAMZA	Elton	Hamza	U	Student	TIRANE	1	x			
1637	6131	ELVIS SHKALLA	Elvis	Shkalla	U	Student	TIRANE	1	x			
1638	6173	DOLOR SELIMI	Dolor	Selimi	U	Production of napkins	TIRANE	1			x	
1639	6176	ADRIATIK ALIKO	Adriatik	Aliko	U	Transportation with vehicles	KORCE	1			x	
1640	6181	NEZIR KAZO	Nezir	Kazo	U	Detergents import-export	SARANDE	3	x			
1641	6270	PERVIZI Shpk	Hamdi	Pervizi	L	Olive oil and Honey packaging	SARANDE	6		x		
1642	6300	FIORALBA ANDREA	Fioralba	Andrea	U	Marble processing	KORCE	5	x			
1643	6301	OLDA CICO	Olda	Cico	U	Private school	KORCE	9	x			
1644	6305	BIRRA KORCA	Arvena	Konomi	L	Beer production	KORCE	28	x			
1645	6317	ELIO DHIMA	Elio	Dhima	U	Aluminium Products	FIER	1	x			
1646	6453	GJINOVEFA LAPANXA	Gjinovefa	Lapanxa	U	Other non agrobusiness, fonderi	VLORE	5	x			
1647	6460	ANXHELA BELLOVODA	Anxhela	Bellovoda	U	Glass processing	KORCE	9	x			
1648	6469	SHPETIM CELIKU	Shpetim	Celiku	U	Iron processing	TIRANE	3	x			
1649	6477	KIRI Shpk	Gilma	Kiri	U	Inerts	SHKODER	10	x			
<b>WHOLESALERS</b>												
1650	3018	ELEKTRIK UNIVERSAL Shpk	Vladimir	Tutulaku	L	Wholesaler & retailer of electric mat.	ELBASAN	5				x
1651	4174	MJESHTRI Shpk	Isa	Mjeshtri	L	Export of Scrap	TIRANE	7			x	
1652	5157	AR-VASILI Shpk	Petro 1	Vasili	L	Whol. & Retailer of ind. articles,const.mat	KORCE	12				x
1653	5162	ROYAL GAS Sh.a	Bardhyl	Maliqi	C	Wholesaler of Gas, electrical heaters, ovens	DURRES	25				x
1654	5425	FERDINAND MALOCAJ	Ferdinand	Malocaj	S	Wholesaler diff.products	SHKODER	2				x
1655	5675	GJERGJI KRESHPANI	Gjergji	Kreshpani	U	Sales person	TIRANE	9	x			
1656	5681	ERMAL KALAJA	Ermal	Kalaja	U	Marketing for Berrs	TIRANE	15	x			
1657	6315	ANTONATA DHIMA	Antonata	Dhima	U	Wholesaler	FIER	4	x			
<b>RETAILERS</b>												
1658	5206	LUAN DIKO	Luan	Diko	S	Retailer of Medicinal plants	POGRADEC	2				x
1659	5215	XHENTIL SPAILLARI	Xhentil	Spaillari	S	Supermarket	KORCE	3			x	
1660	5224	ARTUR DAJLANI	Artur	Dajlani	S	Clothes trade	KORCE	3			x	
1661	5229	XHEVIT KADILLARI	Xhevit	Kadillari	S	Retailer Minimarket	TIRANE	18				x
1662	5449	DHIMITER FUNDO	Dhimiter	Fundo	U	Clothes Trade	KORCE	2			x	
1663	5678	SOKOL JASHARI	Sokol	Jashari	U	Shop (Market)	TIRANE	9	x			
1664	5688	LIMAN HOXHA	Liman	Hoxha	U	Market	TIRANE	5	x			
1665	5879	EQEREM GUZA	Eqerem	Guza	U	Furnitures & electric equip. trade	DURRES	2			x	
1666	5918	KLODIANA BARDHI	Klodiana	Bardhi	U	Retailer	TIRANE	1	x			
1667	5919	FANJOLA PACI	Fanjola	Paci	U	Retailer	TIRANE	3	x			
1668	5924	NEXHMIJE CARA	Nexhmije	Cara	U	Grocery	TIRANE	2	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
1669	5925	TEUTA ARAPI	Teuta	Arapi	U	Grocery shop	TIRANE	1	x			
1670	5926	MATILDA PECA	Matilda	Peca	U	Clothing shop	TIRANE	1	x			
1671	5996	LINDITA MANDRO	Lindita	Mandro	U	Retailer	FIER	1	x			
1672	6001	DRITA MATAJ	Drita	Mataj	U	Retailer	FIER	2	x			
1673	6002	ANISA KALEMI	Anisa	Kalemi	U	Retailer	FIER	1	x			
1674	6015	BLEDAR LLUPI	Bledar	Llupi	U	Retailer (meat)	FIER	1	x			
1675	6016	OLIMBI SKENDOMEMAJ	Olimbi	Skendomemaj	U	Shoes retailer	FIER	1	x			
1676	6017	ALMA SHTEMBARI	Alma	Shtembari	U	Retailer (different articles)	FIER	1	x			
1677	6019	MIMOZA MEHMETI	Mimoza	Mehmeti	U	Retailer (clothes)	FIER	1	x			
1678	6068	LUCJANA NGOFO	Lucjana	Ngofu	U	Trade (clothes)	VLORE	2	x			
1679	6069	MARSELA ASIMI	Marsela	Asimi	U	Trade (cosmetics, intimo)	VLORE	1	x			
1680	6070	KLARENC XHAFERRAJ	Klarenc	Xhaferraj	U	Trade (paints)	VLORE	2	x			
1681	6128	PERLAT CUCI	Perlat	Cuci	U	Olive oil trading	TIRANE	1	x			
1682	6183	MERSIN ZHUPA	Mersin	Zhupa	U	Minimarket	SARANDE	1	x			
1683	6184	SPIRO SHUPULI	Spiro	Shupuli	U	Retailer	SARANDE	1	x			
1684	6294	MIMOZA MARKO	Mimoza	Marko	U	Minimarket	KORCE	2	x			
1685	6304	FEDORA TRAKO	Fedora	Trako	U	Minimarket	KORCE	2	x			
1686	6306	DASHMIRA RUKO	Dashmira	Ruko	U	Retailer	FIER	1	x			
1687	6313	ROBERT LIKANI	Robert	Likani	U	Retailer, Bar-restaurant	FIER	3	x			
1688	6316	OLDRIN ALUSHI	Oldrin	Alushi	U	Art works saling	FIER	2	x			
1689	6456	ROZETA BELA	Rozeta	Bela	U	Market	KORCE	2	x			
1690	6459	ERVANA JANI	Ervana	Jani	U	Market	KORCE	3	x			
1691	6465	GJIN PJETERNIKAJ	Gjin	Pjeternikaj	U	Grocery store	LEZHE	2	x			
1692	6467	OLGER PERITI	Olger	Periti	U	Trading	TIRANE	1	x			
1693	6473	GEZIM SENA	Gezim	Sena	U	Grocery shop	TIRANE	1	x			
1694	6534	GENTIANA ALIMANI	Gentiana	Alimani	U	Trade of indu. items, parfums, confectionery	DURRES	2			x	
<b>INPUT SUPPLIERS</b>												
1695	168	VEZIR DERVISHI	Vezir	Dervishi	U	Input supplier	FIER	3	x			
1696	5097	KRENAR XHAFERRI	Krenar	Xhaferrri	U	Input supplies	VLORE	1	x			
1697	5159	AGIM MERKAJ	Agim	Merkaj	U	Input supplies	VLORE	1	x			
1698	5160	PERLAT HYSAJ	Perlat	Hysaj	U	Input supplies	VLORE	1	x			
1699	5199	MALIQI Shpk	Jorgo	Merkuri	L	Trader of mach. for construct.	TIRANE	7				x
1700	5446	FATMIR ARISHTA	Fatmir	Arishta	S	Chemical fertilizers, pesticides	SHKODER	5		x		
1701	5592	AGROBLEND	Fiqiri	Ismaili	L	Fertilized and other product	TIRANE	30		x		
1702	5634	E & B Ltd	Ylli	Xhaferrri	L	Plastic bottle for sale	TIRANE	16		x		
1703	5990	REA - FARM Shpk	Brunilda	Tanka	U	Input suppliers	FIER	5	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
1704	5994	XHEVET BRAIMLLARI	Xhevet	Braimllari	U	Input supplier	FIER	37	x			
1705	6011	XHEMAL KALEMAJ	Xhemal	Kalemaj	U	Input supplier	FIER	1	x			
1706	6012	RRAPI SOTA	Rrapi	Sota	U	Input supplier	FIER	13	x			
1707	6024	MASAR HUQI	Masar	Huqi	U	Input supplier	DURRES	12	x			
1708	6043	LUTO GOGA	Luto	Goga	U	Input suppliers	BERAT	1	x			
1709	6074	YLLI KASAJ	Ylli	Kasaj	U	Input suppliers	SARANDE	7	x			
1710	6088	EDIPACK	Bardhyl	Balteza	L	Packaging	DURRES	32		x		
1711	6094	LUAN SHEHU	Luan	Shehu	U	Biological material production	GJIROKASTER	2	x			
1712	6101	XHEVAHIR SINANI	Xhevahir	Sinani	U	Agriculture inputs trading	GJIROKASTER	2	x			
1713	6116	ERION RUNI	Erion	Runi	U	Input supplier	TIRANE	1	x			
1714	6471	MAJLINDA GOKAJ	Majlinda	Gokaj	U	Supplying agricultural prod.	SHKODER	1	x			
1715	6520	JORGJI TREBICKA	Jorgji	Trebicka	S	Trade	KORCE	2			x	
<b>SERVICES</b>												
1716	1885	HILE HILA	Hile	Hila	U	Beekeepers training center	LEZHE	1	x			
1717	2244	NEKI SERJANI	Neki	Serjani	U	Agronomist	KORCE	1	x			
1718	2387	FISHTA SHPK	Frano	Kulli	L	Printing house	LEZHE	8				x
1719	3739	KOTI	Mirela	Treska	L	Printing house	KORCE	2	x			
1720	3990	BUJAR GEGA	Bujar	Gega	S	Workshop for cutting metal	KORCE	3			x	
1721	4930	ARDJAN SMAJLAJ	Ardjan	Smajlaj	U	Electronical services	SHKODER	2			x	
1722	5059	SKENDER SHKURTAJ	Skender	Shkurtaj	U	Services	VLORE	1	x			
1723	5179	PEGI Shpk	Petrit	Berhani	L	Publishing House	TIRANE	71				x
1724	5186	ELEKTRO SARAH Shpk	Hasan	Meta	L	Electrical work, fixing&trade of mat.	TIRANE	14				x
1725	5187	MDS Shpk	Dilaver	Hoxha	L	Assemblage of heating systems&radiators	TIRANE	8				x
1726	5204	SAJET Shpk	Kujtim	Llorja	L	Fixed rural telephony services	SHKODER	7				x
1727	5228	SOTIRAQ PLASARI	Sotiraq	Plasari	S	Auto Service & Spare parts	KORCE	8				x
1728	5389	KRISTAL	Arjan	Stoli	S	Bar - Restorant	VLORE	20		x		
1729	5673	ALTIN CENOMERI	Altin	Cenomeri	U	Restorant & Bar	TIRANE	7	x			
1730	5674	ELA LINZA	Ela	Linza	U	Bar & Restorant	TIRANE	7	x			
1731	5682	LINA RAMA	Lina	Rama	U	Hairdresser	TIRANE	2	x			
1732	5686	QEMAL CAUSHI	Qemal	Caushi	U	Menager	TIRANE	38	x			
1733	5687	ANILA RADA	Anila	Rada	U	Hairdresser	TIRANE	4	x			
1734	5690	ALMA KASOLLARI	Alma	Kasollari	U	Hairdresser	TIRANE	3	x			
1735	5691	SONILA XHORAJ	Sonila	Xhoraj	U	Services	TIRANE	38	x			
1736	5735	AGRON NERGJONI	Agron	Nergjoni	S	Trade and repair auto tires	ELBASAN	1			x	
1737	5786	RAIF HYSHI	Raif	Hyshi	U	Agriculture farmacy	KORCE	1	x			
1738	5788	JETNOR PIGU	Jetnor	Pigu	U	Agriculture farmacy	KORCE	1	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
1739	5802	SKENDER BALANI	Skender	Balani	U	Rent room for the summer season	DURRES	3			x	
1740	5892	SPIRO MERGULI	Spiro	Merguli	U	Agronom	SARANDE	1	x			
1741	5922	ANDI SUBASHI	Andi	Subashi	U	Hotel Tourism	TIRANE	8	x			
1742	5927	BEQIR HABERI	Beqir	Haberi	U	Printing House	TIRANE	5	x			
1743	5952	JELEN HOXHA	Jelen	Hoxha	U	Specialist	KUKES	2	x			
1744	5965	LLIXHA	Klevis	Hida	U	Hotel, restaurant	ELBASAN	6	x			
1745	5966	REZEART	Ervin	Velaj	U	Fast food	ELBASAN	8	x			
1746	5967	MARSEL QAZIMI	Marsel	Qazimi	U	Sevice	ELBASAN	2	x			
1747	5969	WRIGLEY ORBIT	Artur	Becka	U	Wrigley orbit distributor	ELBASAN	3	x			
1748	5970	SERXHIO Shpk	Marsela	Berberaj	U	Traveling agency	ELBASAN	5	x			
1749	5973	ARMAND MUCA	Armand	Muca	U	Traveling agency	ELBASAN	3	x			
1750	5974	ERMIRA CULLHAJ	Ermira	Cullhaj	U	Butique	ELBASAN	3	x			
1751	5975	KLARA CENE	Klara	Cene	U	Wedding agency	ELBASAN	4	x			
1752	5976	DALLENDYSHE DOLLAPAJ	Dallendyshe	Dollapaj	U	Wedding agency	ELBASAN	7	x			
1753	5977	FATION ZYBERI	Fation	Zyberi	U	Service	ELBASAN	2	x			
1754	5997	ANTONETA GJONI	Antoneta	Gjoni	U	Tourist guides	FIER	1	x			
1755	6013	LEDIO LAMCAJ	Ledio	Lamcaj	U	Bar-Patisserie	FIER	6	x			
1756	6014	ASTRIT GREMAJ	Astrit	Gremaj	U	Transport service	FIER	1	x			
1757	6018	NESTI ZAJ	Nesti	Zaj	U	Manager	FIER	1	x			
1758	6020	ALBERT GJINI	Albert	Gjini	U	Loan officer	FIER	1	x			
1759	6021	BARDH ZENELI	Bardh	Zeneli	U	Trade of herbs	FIER	14	x			
1760	6048	PELLUMB SHIMA	Pellumb	Shima	U	Service (mulli bloje)	BERAT	1	x			
1761	6049	SUELA BOGA	Suela	Boga	U	Service (mulli bloje)	BERAT	1	x			
1762	6050	RESHIT GOGOLI	Reshit	Gogoli	U	Service (mulli bloje)	BERAT	1	x			
1763	6066	VEZIRE BRAHIMAJ	Vezire	Brahimaj	U	Fast food	VLORE	2	x			
1764	6067	IRENA TOTO	Irena	Toto	U	Fast food	VLORE	3	x			
1765	6071	EUGEN SHARRAJ	Eugen	Sharraj	U	Renting	VLORE	1	x			
1766	6082	NIKO COLLAKU	Niko	Collaku	U	Administ.& protecting land office	DELVINE	1	x			
1767	6083	DHIMITRAQ JANKU	Dhimitraq	Janku	U	Specialist of DBU	DELVINE	1	x			
1768	6093	LIMOZ GJOLLESHA	Limoz	Gjollesha	U	Veterinary pharmacy	GJIROKASTER	2	x			
1769	6103	DALLENDYSHE LIMAJ	Dallendyshe	Limaj	U	Technologist	TIRANE	1	x			
1770	6105	MAGDALENA BREGASI	Magdalena	Bregasi	U	Professor	TIRANE	1	x			
1771	6106	BRUNILDA STAMO	Brunilda	Stamo	U	Min.Agr.Food specialist	TIRANE	1	x			
1772	6107	ZYDI TEQJA	Zydi	Teqja	U	Executive director	TIRANE	1	x			
1773	6108	SABRI CELA	Sabri	Cela	U	Mechanical	ELBASAN	1	x			
1774	6109	VLADIMIR PASMACIU	Vladimir	Pasmaciu	U	Driver	TIRANE	1	x			

No.	Client ID	Business Name	Owner		Legal Status	Activity Type	District	FTE	TR	AP	SM	SB
			Name	Surname								
1775	6110	AGIM XHUMI	Agim	Xhumi	U	Economist	TIRANE	1	x			
1776	6111	KUJTIM BICAKU	Kujtim	Bicaku	U	Technologist	TIRANE	1	x			
1777	6113	DASHNOR KALESHI	Dashnor	Kaleshi	U	Trader	SARANDE	1	x			
1778	6114	GAZMEND SHEHI	Gazmend	Shehi	U	Technologist	TIRANE	1	x			
1779	6115	ELJAN KASA	Eljan	Kasa	U	Min.Agro.Food specialist	TIRANE	1	x			
1780	6120	TEFTA GJONCA	Tefta	Gjonca	U	Food Research Inst. specialist	TIRANE	1	x			
1781	6122	MENTOR MUHO	Mentor	Muho	U	SNV Consulent	FIER	1	x			
1782	6123	MARTIN FISTAJ	Martin	Fistaj	U	SNV consulent	FIER	1	x			
1783	6126	JOSEF TEDESKINI	Josef	Tedeskini	U	Plants protection Ins. specialist	DURRES	1	x			
1784	6129	ERALD LAMJA	Erald	Lamja	U	SASA specialist	TIRANE	1	x			
1785	6137	ENVER FERIZAJ	Enver	Ferizaj	U	KASH executive director	TIRANE	1	x			
1786	6138	ILIR MEHMETI	Ilir	Mehmeti	U	Agrobusiness specialis	TIRANE	1	x			
1787	6139	BLERINA SULEJMANI	Blerina	Sulejmani	U	Jurist	TIRANE	1	x			
1788	6191	FLLANXA SULA	Fillanxa	Sula	S	Photo services, photo develop.	DURRES	1			x	
1789	6192	GENCI TOPA	Genci	Topa	U	Transportation of goods	KORCE	1			x	
1790	6195	ILIR SHABANI	Ilir	Shabani	U	Tourism Agency	SARANDE	4	x			
1791	6295	DAVID NACO	David	Naco	U	Fuel service	KORCE	4	x			
1792	6296	SORINA KOTI	Sorina	Koti	U	Typografy	KORCE	10	x			
1793	6298	KOSTIKA VANGJELI	Kostika	Vangjeli	U	Hotels	KORCE	10	x			
1794	6302	GENCI GJANCE	Genci	Gjance	U	Hotels	KORCE	10	x			
1795	6307	ENKELEDA INSHTARI	Enkeleda	Inshtari	U	Book-keeping expert	FIER	1	x			
1796	6308	BARDHYL LEKA	Bardhyl	Leka	U	Internet services	FIER	2	x			
1797	6312	ADIVIJE LUCA	Adivije	Luca	U	Book-keeping expert	FIER	1	x			
1798	6314	DANIELA DILO	Daniela	Dilo	U	Translating services	FIER	1	x			
1799	6319	RAJMONDA DHIMA	Rajmonda	Dhima	U	Financier	FIER	1	x			
1800	6455	ZANA SEFERI	Zana	Seferi	U	Drugstore	VLORE	4	x			
1801	6463	ILIR METANI	Ilir	Metani	U	Bar coffee	TIRANE	3	x			
1802	6466	IRFAN GJECI	Irfan	Gjeci	U	Social service	TIRANE	2	x			
1803	6468	GJERGJI MUSOLLARI	Gjergji	Musollari	U	Bar caffee, restaurant	TIRANE	6	x			
1804	6474	DENADA KASEMI	Denada	Kasemi	U	Real estate agency	TIRANE	1	x			
1805	6476	ADRIATIK Shpk	Tonin	Pepa	U	Hotels	SHKODER	13	x			
1806	6478	ALBPUBLICITY	Albert	Durgaj	U	Publicity Agency	SHKODER	4	x			
1807	6515	ALEKS MARKU	Aleks	Marku	U	Tourists Services	MALESI E MADHE	3	x			

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**KEY**

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**FTE** Full Time Equivalent**TR** Training**AP** Action Plan**SM** SME Loan (PSHM)**SB** SBCA Loan (BKT)

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# **ANNEX 3**

SBCA CLIENTS RECEIVING DIRECT TECHNICAL ASSISTANCE

**ANNEX 3 – SBCA Clients Receiving Direct Technical Assistance**

## FRUIT AND VEGETABLES CULTIVATION AND PROCESSING

<b>1</b>	<b>Company Name :</b>	SYDNEY, BERAT	<b>SBCA Client ID:</b>	143
	<b>Type of Activity :</b>	Fruits Conservation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
111	Sourcing of Equipment			Completed
132	Introducing & developing new products			Completed
220	Preparing investment plan/feasibility study			Ongoing
316	Obtaining and implementing bar coding			Completed
321	Conducting market research			Completed
325	Finding market for existing products in new markets			Completed
328	Searching for marketing information and/or partners			Completed
333	Design and publishing websites			Completed

<b>2</b>	<b>Company Name :</b>	AGOLLI, LUSHNJE	<b>SBCA Client ID:</b>	581
	<b>Type of Activity :</b>	Tomatoes farming for sauce, sunflowers		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
245	EUREPGAP practices			Completed

<b>3</b>	<b>Company Name :</b>	RESHIT HOXHA, TIRANE	<b>SBCA Client ID:</b>	899
	<b>Type of Activity :</b>	Greenhouse, vegetables		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
113	Sourcing raw materials and other inputs			Completed
122	Improving production procedures			Completed
131	Introducing new agricultural products			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
328	Searching for marketing information and/or partners			Completed

<b>4</b>	<b>Company Name :</b>	LIMOZ MYRTAJ, VLORE	<b>SBCA Client ID:</b>	1171
	<b>Type of Activity :</b>	Fruit & vegetables cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
131	Introducing new agricultural products			Ongoing
135	Introducing new techniques to extend the selling season			Ongoing
324	Finding market for existing products in existing markets			Ongoing

<b>5</b>	<b>Company Name :</b>	QANI BRAHUSHAJ, FIER	<b>SBCA Client ID:</b>	1879
	<b>Type of Activity :</b>	Vegetables production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing

<b>6</b>	<b>Company Name :</b>	VASILI Shpk, TIRANE	<b>SBCA Client ID:</b>	2570
	<b>Type of Activity :</b>	Fruits and vegetable processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
215	Preparing financial management (balance sheet, income statement, cash flow, inventory, etc.)			Ongoing
216	Introducing loan application procedures			Completed
316	Obtaining and implementing bar coding			Completed
322	Developing and improving marketing strategies			Completed
331	Implementing sales analysis			Completed
333	Design and publishing websites			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed

<b>7</b>	<b>Company Name :</b>	HYSEN GISHTI, BERAT	<b>SBCA Client ID:</b>	2694
	<b>Type of Activity :</b>	Fruits and vegetables cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
313	Introducing new packaging			Ongoing
325	Finding market for existing products in new markets			Ongoing
328	Searching for marketing information and/or partners			Completed

<b>8</b>	<b>Company Name :</b>	FRAN NDREU, SHKODER	<b>SBCA Client ID:</b>	2893
	<b>Type of Activity :</b>	Greenhouse (Vegetables production)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
325	Finding market for existing products in new markets			Completed

<b>9</b>	<b>Company Name :</b>	ANDREA THOMAI, LUSHNJE	<b>SBCA Client ID:</b>	2922
	<b>Type of Activity :</b>	Greenhouse		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
313	Introducing new packaging			Completed

<b>10</b>	<b>Company Name :</b>	LLAQI MILETI, FIER	<b>SBCA Client ID:</b>	3378
	<b>Type of Activity :</b>	Fruit and vegetables		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
313	Introducing new packaging			Completed
325	Finding market for existing products in new markets			Ongoing

<b>11</b>	<b>Company Name :</b>	ADIL JAHU, BERAT	<b>SBCA Client ID:</b>	3876
	<b>Type of Activity :</b>	Fruits and vegetables cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
325	Finding market for existing products in new markets			Ongoing

<b>12</b>	<b>Company Name :</b>	ALFA ROMEO, DURRES	<b>SBCA Client ID:</b>	4010
	<b>Type of Activity :</b>	Greenhouse (vegetables)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
121	Installing computerized production control system			Completed
217	Introducing computerized accounting system			Completed

<b>13</b>	<b>Company Name :</b>	MIRI Shpk, BERAT	<b>SBCA Client ID:</b>	4224
	<b>Type of Activity :</b>	Fruit and vegetables processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
212	Training accounting staff			Ongoing
322	Developing and improving marketing strategies			Ongoing
325	Finding market for existing products in new markets			Ongoing

<b>14</b>	<b>Company Name :</b>	PERIKLI GEGA, VLORE	<b>SBCA Client ID:</b>	4274
	<b>Type of Activity :</b>	Fruit producer (peach)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
131	Introducing new agricultural products			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing

<b>15</b>	<b>Company Name :</b>	BEDRI HAJDARI, TIRANE	<b>SBCA Client ID:</b>	4314
	<b>Type of Activity :</b>	Apple cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
312	Creating products brands			Completed
325	Finding market for existing products in new markets			Completed

<b>16</b>	<b>Company Name :</b>	ARIF QATO, BERAT	<b>SBCA Client ID:</b>	4406
	<b>Type of Activity :</b>	Fig and grape cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
313	Introducing new packaging			Ongoing
325	Finding market for existing products in new markets			Ongoing

<b>17</b>	<b>Company Name :</b>	HABA BALLKAN Shpk, KORCE	<b>SBCA Client ID:</b>	4696
	<b>Type of Activity :</b>	Fruits and vegetables processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
114	Training in the use of equipment			Completed
211	Preparing opening accounts statement			Ongoing
247	STASH practices			Completed
314	Improving existing packaging & labeling			Ongoing
316	Obtaining and implementing bar coding			Ongoing

<b>18</b>	<b>Company Name :</b>	FANI FOOD, SHKODER	<b>SBCA Client ID:</b>	4847
	<b>Type of Activity :</b>	Sauce production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
321	Conducting market research			Completed
322	Developing and improving marketing strategies			Ongoing

<b>19</b>	<b>Company Name :</b>	SABRI ZELA, TIRANE	<b>SBCA Client ID:</b>	4894
	<b>Type of Activity :</b>	Fruit Cultivation (2.5 ha)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>20</b>	<b>Company Name :</b>	SHAQIR MAZE, SARANDE	<b>SBCA Client ID:</b>	4910
	<b>Type of Activity :</b>	Watermelon production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
245	EUREPGAP practices			Completed

<b>21</b>	<b>Company Name :</b>	FRUT LLAK, VLORE	<b>SBCA Client ID:</b>	4939
	<b>Type of Activity :</b>	Fruit producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
131	Introducing new agricultural products			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
135	Introducing new techniques to extend the selling season			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Ongoing

<b>22</b>	<b>Company Name :</b>	SERAT ÇIBUKU MORAVE, BERAT	<b>SBCA Client ID:</b>	4944
	<b>Type of Activity :</b>	Greenhouse		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
325	Finding market for existing products in new markets			Ongoing

<b>23</b>	<b>Company Name :</b>	BASHKESIA KAJO, BERAT	<b>SBCA Client ID:</b>	4945
	<b>Type of Activity :</b>	Fruits and vegetables cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
325	Finding market for existing products in new markets			Ongoing

<b>24</b>	<b>Company Name :</b>	QEVANI Shpk, BERAT	<b>SBCA Client ID:</b>	4951
	<b>Type of Activity :</b>	Fruit and vegetables		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
212	Training accounting staff			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
313	Introducing new packaging			Completed
325	Finding market for existing products in new markets			Completed

<b>25</b>	<b>Company Name :</b>	SOKRAT METANI, LUSHNJE	<b>SBCA Client ID:</b>	4952
	<b>Type of Activity :</b>	Fruits and vegetables		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
313	Introducing new packaging			Ongoing
325	Finding market for existing products in new markets			Ongoing

<b>26</b>	<b>Company Name :</b>	NEXHIP GJOSHI, FIER	<b>SBCA Client ID:</b>	4953
	<b>Type of Activity :</b>	Fruit and vegetables		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
313	Introducing new packaging			Completed

<b>27</b>	<b>Company Name :</b>	YLSI LAZE, VLORE	<b>SBCA Client ID:</b>	4954
	<b>Type of Activity :</b>	Fruit producer (peach)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
332	Delivering selling techniques training			Ongoing

<b>28</b>	<b>Company Name :</b>	TRIFON GJINI, LUSHNJE	<b>SBCA Client ID:</b>	4957
	<b>Type of Activity :</b>	Greenhouse		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
313	Introducing new packaging			Completed
325	Finding market for existing products in new markets			Ongoing

<b>29</b>	<b>Company Name :</b>	VRAPI, LUSHNJE	<b>SBCA Client ID:</b>	4963
	<b>Type of Activity :</b>	Fruit and vegetables		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
219	Costing & Pricing analysis			Completed
322	Developing and improving marketing strategies			Completed

<b>30</b>	<b>Company Name :</b>	BASHKESIA HOXHAI, BERAT	<b>SBCA Client ID:</b>	4972
	<b>Type of Activity :</b>	Greenhouse vegetable cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
325	Finding market for existing products in new markets			Ongoing

<b>31</b>	<b>Company Name :</b>	NEXHAT MULLALLI, KORCE	<b>SBCA Client ID:</b>	5164
	<b>Type of Activity :</b>	Fruit (apple)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
134	Introducing & implementing new storage techniques			Ongoing

<b>32</b>	<b>Company Name :</b>	DASHAMIR CAUSHI, POGRADEC	<b>SBCA Client ID:</b>	5171
	<b>Type of Activity :</b>	Fruits cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
134	Introducing & implementing new storage techniques			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
332	Delivering selling techniques training			Ongoing

<b>33</b>	<b>Company Name :</b>	ASTRIT KADILLI, KORCE	<b>SBCA Client ID:</b>	5263
	<b>Type of Activity :</b>	Fruit and vegetables farming		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
134	Introducing & implementing new storage techniques			Ongoing

<b>34</b>	<b>Company Name :</b>	AGRO-GREEN LIFE SOCIETY, BERAT	<b>SBCA Client ID:</b>	5293
	<b>Type of Activity :</b>	Vegetables		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
114	Training in the use of equipment			Ongoing
333	Design and publishing websites			Completed

<b>35</b>	<b>Company Name :</b>	AMARILTO, LEZHE	<b>SBCA Client ID:</b>	5364
	<b>Type of Activity :</b>	Fruit and vegetables processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
219	Costing & Pricing analysis			Completed
315	Providing information on trademark registration			Completed
321	Conducting market research			Completed

<b>36</b>	<b>Company Name :</b>	LEOPARD Shpk, KORCE	<b>SBCA Client ID:</b>	5365
	<b>Type of Activity :</b>	Vegetables cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
112	Building laboratory facilities			Completed
113	Sourcing raw materials and other inputs			Completed
114	Training in the use of equipment			Completed
316	Obtaining and implementing bar coding			Ongoing
321	Conducting market research			Completed

<b>37</b>	<b>Company Name :</b>	DIAMANTI, DURRES	<b>SBCA Client ID:</b>	5394
	<b>Type of Activity :</b>	Greenhouse vegetables production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>38</b>	<b>Company Name :</b>	KOMBINATI USHQIMOR, MALLAKASTER	<b>SBCA Client ID:</b>	5502
	<b>Type of Activity :</b>	Vegetables process. & canning		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
113	Sourcing raw materials and other inputs			Completed
215	Preparing financial management (balance sheet, income stat., cash flow, inventory, etc.)			Completed
322	Developing and improving marketing strategies			Ongoing

<b>39</b>	<b>Company Name :</b>	FED.RAJ.PRODH.FRUTA-PERIME, FIER	<b>SBCA Client ID:</b>	5567
	<b>Type of Activity :</b>	Fruit cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Ongoing

<b>40</b>	<b>Company Name :</b>	ASTRIT HOXHA, KORCE	<b>SBCA Client ID:</b>	5609
	<b>Type of Activity :</b>	Fruit cultivation (apple)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
134	Introducing & implementing new storage techniques			Ongoing

<b>41</b>	<b>Company Name :</b>	MELSI BEGOLLI, KORCE	<b>SBCA Client ID:</b>	5610
	<b>Type of Activity :</b>	Fruit producer (Apple)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
134	Introducing & implementing new storage techniques			Ongoing

<b>42</b>	<b>Company Name :</b>	VANEST Shpk , KORCE	<b>SBCA Client ID:</b>	5611
	<b>Type of Activity :</b>	Fruit and vegetables cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
112	Building laboratory facilities			Ongoing
234	Recruiting and retaining staff			Completed
243	HACCAP practices			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
316	Obtaining and implementing bar coding			Ongoing

<b>43</b>	<b>Company Name :</b>	STAVRI BAMI, SARANDE	<b>SBCA Client ID:</b>	5696
	<b>Type of Activity :</b>	Fruit cultivation (watermelon, etc.)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
245	EUREPGAP practices			Completed

<b>44</b>	<b>Company Name :</b>	LLUKAN KOTE , SARANDE	<b>SBCA Client ID:</b>	5697
	<b>Type of Activity :</b>	Fruit cultivation (watermelon, etc.)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
245	EUREPGAP practices			Completed

<b>45</b>	<b>Company Name :</b>	ILIA BUZUQI, SARANDE	<b>SBCA Client ID:</b>	5698
	<b>Type of Activity :</b>	Fruit cultivation (watermelon, etc.)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
138	Techniques on reducing production costs			Completed
245	EUREPGAP practices			Completed

<b>46</b>	<b>Company Name :</b>	ALCRED FOOD PROCESSING CO, TIRANE	<b>SBCA Client ID:</b>	5726
	<b>Type of Activity :</b>	Fruits and vegetables processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing

<b>47</b>	<b>Company Name :</b>	PELLUMB SALIU, SARANDE	<b>SBCA Client ID:</b>	5799
	<b>Type of Activity :</b>	Watermelon production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
245	EUREPGAP practices			Completed

<b>48</b>	<b>Company Name :</b>	LEFTER RUBIA, SARANDE	<b>SBCA Client ID:</b>	5800
	<b>Type of Activity :</b>	Watermelon production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
245	EUREPGAP practices			Completed

<b>49</b>	<b>Company Name :</b>	A.K.L.D Shpk, SARANDE	<b>SBCA Client ID:</b>	5846
	<b>Type of Activity :</b>	Watermelon		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
325	Finding market for existing products in new markets			Ongoing
333	Design and publishing websites			Ongoing

<b>50</b>	<b>Company Name :</b>	DION XHAFI, KORCE	<b>SBCA Client ID:</b>	6008
	<b>Type of Activity :</b>	Beans(Pllaqi) cultivation and trading		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Ongoing
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed

<b>51</b>	<b>Company Name :</b>	RIZAJET SOXHUKU, KORCE	<b>SBCA Client ID:</b>	6009
	<b>Type of Activity :</b>	Beans(Trenare) Cultivation and trade		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
135	Introducing new techniques to extend the selling season			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed

<b>52</b>	<b>Company Name :</b>	AGIM VELIU, KORCE	<b>SBCA Client ID:</b>	6087
	<b>Type of Activity :</b>	Beans (Pllaqi) cultiv. & trading		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
135	Introducing new techniques to extend the selling season			Ongoing
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed

<b>53</b>	<b>Company Name :</b>	THOMA KOTE, SARANDE	<b>SBCA Client ID:</b>	6288
	<b>Type of Activity :</b>	Fruits cultivation(mandarin)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
245	EUREPGAP practices			Ongoing

<b>54</b>	<b>Company Name :</b>	DHONAT DURO, SARANDE	<b>SBCA Client ID:</b>	6289
	<b>Type of Activity :</b>	Fruits cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
245	EUREPGAP practices			Ongoing

<b>55</b>	<b>Company Name :</b>	PILO CAMULI, SARANDE	<b>SBCA Client ID:</b>	6290
	<b>Type of Activity :</b>	Fruit cultivation(mandarin)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
245	EUREPGAP practices			Ongoing

<b>56</b>	<b>Company Name :</b>	BAHO Shpk, DELVINE	<b>SBCA Client ID:</b>	6291
	<b>Type of Activity :</b>	Fruit cultivation(mandarin)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
245	EUREPGAP practices			Ongoing

<b>57</b>	<b>Company Name :</b>	ILIR ZOTE, SARANDE	<b>SBCA Client ID:</b>	6292
	<b>Type of Activity :</b>	Fruit cultivation(mandarin)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
245	EUREPGAP practices			Ongoing

## CUT FLOWERS, SEEDLINGS AND ORNAMENTAL PLANTS

<b>58</b>	<b>Company Name :</b>	NATASHA TUZI, FIER	<b>SBCA Client ID:</b>	167
	<b>Type of Activity :</b>	Seedling production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Completed

<b>59</b>	<b>Company Name :</b>	GJELBERIMI 2000 Shpk, VLORE	<b>SBCA Client ID:</b>	4024
	<b>Type of Activity :</b>	Seedlings, ornamental plants		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing

<b>60</b>	<b>Company Name :</b>	FIDAL, LEZHE	<b>SBCA Client ID:</b>	4960
	<b>Type of Activity :</b>	Seedling production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
313	Introducing new packaging			Completed

<b>61</b>	<b>Company Name :</b>	BLLAMA Shpk, KAVAJE	<b>SBCA Client ID:</b>	4964
	<b>Type of Activity :</b>	Apple seedlings		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
246	GMP practices			Completed
322	Developing and improving marketing strategies			Completed

<b>62</b>	<b>Company Name :</b>	AGROVET, KORCE	<b>SBCA Client ID:</b>	4969
	<b>Type of Activity :</b>	Cut flowers, seedlings		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
324	Finding market for existing products in existing markets			Completed

<b>63</b>	<b>Company Name :</b>	HYSNI HUSHI, KRUJE	<b>SBCA Client ID:</b>	5031
	<b>Type of Activity :</b>	Seedlings		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
220	Preparing investment plan/feasibility study			Completed
322	Developing and improving marketing strategies			Completed

<b>64</b>	<b>Company Name :</b>	ZARIF ZENELI, VLORE	<b>SBCA Client ID:</b>	5178
	<b>Type of Activity :</b>	Fruit seedlings producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
131	Introducing new agricultural products			Ongoing
131	Introducing new agricultural products			Ongoing
131	Introducing new agricultural products			Completed
131	Introducing new agricultural products			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing

<b>65</b>	<b>Company Name :</b>	F. GJELBERIMI, LEZHE	<b>SBCA Client ID:</b>	5931
	<b>Type of Activity :</b>	Seedling		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
333	Design and publishing websites			Ongoing
334	Designing , reproducing company catalogues, leaflets, etc.			Ongoing

## BEE PRODUCTS AND PROCESSING

<b>66</b>	<b>Company Name :</b>	LESKAJ, VLORE	<b>SBCA Client ID:</b>	419
	<b>Type of Activity :</b>	Beekeeping		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
313	Introducing new packaging			Ongoing
325	Finding market for existing products in new markets			Ongoing

<b>67</b>	<b>Company Name :</b>	BOVA Shpk, ELBASAN	<b>SBCA Client ID:</b>	693
	<b>Type of Activity :</b>	Entrepreneur in the honey business.		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
113	Sourcing raw materials and other inputs			Completed
113	Sourcing raw materials and other inputs			Completed
211	Preparing opening accounts statement			Ongoing
247	STASH practices			Completed
314	Improving existing packaging & labeling			Completed
322	Developing and improving marketing strategies			Completed

<b>68</b>	<b>Company Name :</b>	FATMIR MEHMETAJ, KAVAJE	<b>SBCA Client ID:</b>	1516
	<b>Type of Activity :</b>	Beekeeping		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
314	Improving existing packaging & labeling			Completed
333	Design and publishing websites			Completed
333	Design and publishing websites			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed

<b>69</b>	<b>Company Name :</b>	MORAVA KORCE, KORCE	<b>SBCA Client ID:</b>	2444
	<b>Type of Activity :</b>	Beekeeping		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing

<b>70</b>	<b>Company Name :</b>	PANDELI KARAPANXHA, KORCE	<b>SBCA Client ID:</b>	2458
	<b>Type of Activity :</b>	Beekeeping and bee products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
313	Introducing new packaging			Completed

<b>71</b>	<b>Company Name :</b>	BLETARIA VLORA, VLORE	<b>SBCA Client ID:</b>	2501
	<b>Type of Activity :</b>	Bee keeping		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
246	GMP practices			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
313	Introducing new packaging			Completed
325	Finding market for existing products in new markets			Ongoing

<b>72</b>	<b>Company Name :</b>	SHOQATA BLETAREVE, KUKES	<b>SBCA Client ID:</b>	4955
	<b>Type of Activity :</b>	Bee products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
313	Introducing new packaging			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed

<b>73</b>	<b>Company Name :</b>	MEHDI HORANLLI, KORCE	<b>SBCA Client ID:</b>	4976
	<b>Type of Activity :</b>	Bee keeping and bee products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
313	Introducing new packaging			Ongoing

## LIVESTOCK FARMING

<b>74</b>	<b>Company Name :</b>	BAJRAM UKU, TIRANE	<b>SBCA Client ID:</b>	1077
	<b>Type of Activity :</b>	Pig farming		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>75</b>	<b>Company Name :</b>	ELMIGVAN, TIRANE	<b>SBCA Client ID:</b>	2010
	<b>Type of Activity :</b>	Pigs Farming		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>76</b>	<b>Company Name :</b>	ALBIDEA Shpk, DURRES	<b>SBCA Client ID:</b>	4013
	<b>Type of Activity :</b>	Pig Food Processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
138	Techniques on reducing production costs			Completed

<b>77</b>	<b>Company Name :</b>	FIQIRI MEMA, VLORE	<b>SBCA Client ID:</b>	5146
	<b>Type of Activity :</b>	Livestock		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing

<b>78</b>	<b>Company Name :</b>	MITILI, GJIROKASTER	<b>SBCA Client ID:</b>	6097
	<b>Type of Activity :</b>	Poultry & egg production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Completed

## GRAPES CULTIVATION AND PROCESSING

<b>79</b>	<b>Company Name :</b>	VRESHTARI, KUCOVE	<b>SBCA Client ID:</b>	4948
	<b>Type of Activity :</b>	Grape cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
212	Training accounting staff			Completed
325	Finding market for existing products in new markets			Ongoing

<b>80</b>	<b>Company Name :</b>	SHAQIR HANI, TIRANE	<b>SBCA Client ID:</b>	4978
	<b>Type of Activity :</b>	Grapes cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>81</b>	<b>Company Name :</b>	NELSON XHAFERRI, VLORE	<b>SBCA Client ID:</b>	5055
	<b>Type of Activity :</b>	Grapes cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
135	Introducing new techniques to extend the selling season			Ongoing

<b>82</b>	<b>Company Name :</b>	ARBEN MEMA, DURRES	<b>SBCA Client ID:</b>	5442
	<b>Type of Activity :</b>	Grape cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

## DAIRY PRODUCTS

<b>83</b>	<b>Company Name :</b>	MIRELI, DURRES	<b>SBCA Client ID:</b>	215
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
112	Building laboratory facilities			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>84</b>	<b>Company Name :</b>	ERZENI, BERAT	<b>SBCA Client ID:</b>	221
	<b>Type of Activity :</b>	Collection, processing and trade of milk		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
313	Introducing new packaging			Ongoing
321	Conducting market research			Ongoing

<b>85</b>	<b>Company Name :</b>	VELLEZERIT NZI, SHKODER	<b>SBCA Client ID:</b>	223
	<b>Type of Activity :</b>	Cheese production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Ongoing
132	Introducing & developing new products			Completed
136	Introducing and facilitating agreements with new suppliers			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
314	Improving existing packaging & labeling			Completed
327	Finding market for new products in new markets			Completed
335	Participation in SBCA organized trade fairs			Completed

<b>86</b>	<b>Company Name :</b>	LUSHKJA, KAVAJE	<b>SBCA Client ID:</b>	227
	<b>Type of Activity :</b>	Dairy products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
132	Introducing & developing new products			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
314	Improving existing packaging & labeling			Completed
327	Finding market for new products in new markets			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed
335	Participation in SBCA organized trade fairs			Completed

<b>87</b>	<b>Company Name :</b>	SHAMETI, VLORE	<b>SBCA Client ID:</b>	232
	<b>Type of Activity :</b>	Dairy products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
313	Introducing new packaging			Ongoing
325	Finding market for existing products in new markets			Ongoing

<b>88</b>	<b>Company Name :</b>	ARBI, TIRANE	<b>SBCA Client ID:</b>	235
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed

<b>89</b>	<b>Company Name :</b>	GREAL, KORCE	<b>SBCA Client ID:</b>	283
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Completed
215	Preparing financial management (balance sheet, income statement, cash flow, inventory, etc.)			Completed
232	Preparing job descriptions & responsibilities			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
327	Finding market for new products in new markets			Completed
327	Finding market for new products in new markets			Completed
333	Design and publishing websites			Ongoing
334	Designing , reproducing company catalogues, leaflets, etc.			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed

<b>90</b>	<b>Company Name :</b>	LAMA, KURBIN	<b>SBCA Client ID:</b>	309
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Completed
132	Introducing & developing new products			Completed

<b>91</b>	<b>Company Name :</b>	NETI, KAVAJE	<b>SBCA Client ID:</b>	324
	<b>Type of Activity :</b>	Dairy products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Completed
132	Introducing & developing new products			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
314	Improving existing packaging & labeling			Completed
327	Finding market for new products in new markets			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed
335	Participation in SBCA organized trade fairs			Completed

<b>92</b>	<b>Company Name :</b>	ALBAMILK, SHKODER	<b>SBCA Client ID:</b>	350
	<b>Type of Activity :</b>	Pizza cheese & other sub. products of milk		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
327	Finding market for new products in new markets			Completed
335	Participation in SBCA organized trade fairs			Completed

<b>93</b>	<b>Company Name :</b>	NIKOLINO, SHKODER	<b>SBCA Client ID:</b>	2496
	<b>Type of Activity :</b>	Dairy producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
111	Sourcing of Equipment			Completed
111	Sourcing of Equipment			Completed
113	Sourcing raw materials and other inputs			Completed
132	Introducing & developing new products			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing

<b>94</b>	<b>Company Name :</b>	FREDI MAHMUTAJ , GJIROKASTER	<b>SBCA Client ID:</b>	2972
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
132	Introducing & developing new products			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
327	Finding market for new products in new markets			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed
335	Participation in SBCA organized trade fairs			Completed

<b>95</b>	<b>Company Name :</b>	TOME SHELQETJA, SHKODER	<b>SBCA Client ID:</b>	3336
	<b>Type of Activity :</b>	Dairy products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>96</b>	<b>Company Name :</b>	TEIST Shpk, FIER	<b>SBCA Client ID:</b>	3733
	<b>Type of Activity :</b>	Milk Processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
114	Training in the use of equipment			Completed
132	Introducing & developing new products			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Not Completed
212	Training accounting staff			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
316	Obtaining and implementing bar coding			Completed
322	Developing and improving marketing strategies			Completed

<b>97</b>	<b>Company Name :</b>	BRUAL, ELBASAN	<b>SBCA Client ID:</b>	3848
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
132	Introducing & developing new products			Completed
211	Preparing opening accounts statement			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
314	Improving existing packaging & labeling			Completed
314	Improving existing packaging & labeling			Completed
322	Developing and improving marketing strategies			Completed
327	Finding market for new products in new markets			Completed
327	Finding market for new products in new markets			Completed

<b>98</b>	<b>Company Name :</b>	BARDHI BALLA, VLORE	<b>SBCA Client ID:</b>	4940
	<b>Type of Activity :</b>	Dairy products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
322	Developing and improving marketing strategies			Completed
325	Finding market for existing products in new markets			Ongoing

<b>99</b>	<b>Company Name :</b>	PELLUMB HOXHA, DURRES	<b>SBCA Client ID:</b>	5257
	<b>Type of Activity :</b>	Dairy product		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
122	Improving production procedures			Completed
324	Finding market for existing products in existing markets			Completed

<b>100</b>	<b>Company Name :</b>	EGDI - GRAMA , TIRANE	<b>SBCA Client ID:</b>	5343
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Completed
232	Preparing job descriptions & responsibilities			Completed

<b>101</b>	<b>Company Name :</b>	FERLAT Shpk, TIRANE	<b>SBCA Client ID:</b>	5351
	<b>Type of Activity :</b>	Milk processor		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
219	Costing & Pricing analysis			Completed
316	Obtaining and implementing bar coding			Completed
322	Developing and improving marketing strategies			Completed
323	Testing products in Consumer Focus groups & Retailer group			Completed
325	Finding market for existing products in new markets			Completed

<b>102</b>	<b>Company Name :</b>	SARA Shpk, VLORE	<b>SBCA Client ID:</b>	5844
	<b>Type of Activity :</b>	Milk processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
314	Improving existing packaging & labeling			Completed
327	Finding market for new products in new markets			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed
335	Participation in SBCA organized trade fairs			Completed

## OLIVE CULTIVATION AND PROCESSING

<b>103</b>	<b>Company Name :</b>	ERVM Shpk, VLORE	<b>SBCA Client ID:</b>	1168
	<b>Type of Activity :</b>	Olive tree seedling		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
322	Developing and improving marketing strategies			Completed
325	Finding market for existing products in new markets			Completed
325	Finding market for existing products in new markets			Ongoing
333	Design and publishing websites			Completed

<b>104</b>	<b>Company Name :</b>	PELLUMB ALIRAJ, VLORE	<b>SBCA Client ID:</b>	1181
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
131	Introducing new agricultural products			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
322	Developing and improving marketing strategies			Completed
325	Finding market for existing products in new markets			Ongoing

<b>105</b>	<b>Company Name :</b>	SABIN, VLORE	<b>SBCA Client ID:</b>	1182
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
246	GMP practices			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
322	Developing and improving marketing strategies			Completed
325	Finding market for existing products in new markets			Completed
325	Finding market for existing products in new markets			Ongoing

<b>106</b>	<b>Company Name :</b>	SHKALLA Shpk, TIRANE	<b>SBCA Client ID:</b>	3934
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
126	Installing new technology line			Completed
136	Introducing and facilitating agreements with new suppliers			Completed
136	Introducing and facilitating agreements with new suppliers			Completed
215	Preparing financial management (balance sheet, income statement, cash flow, inventory, etc.)			Completed
246	GMP practices			Completed
246	GMP practices			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
317	Introducing Product Code			Completed

<b>107</b>	<b>Company Name :</b>	GJIKONDI, SARANDE	<b>SBCA Client ID:</b>	5245
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
241	Obtaining product certification			Ongoing
246	GMP practices			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
322	Developing and improving marketing strategies			Completed
325	Finding market for existing products in new markets			Completed
325	Finding market for existing products in new markets			Ongoing
333	Design and publishing websites			Completed

<b>108</b>	<b>Company Name :</b>	BESIM MORIQI, SHKODER	<b>SBCA Client ID:</b>	5358
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
251	Introducing and/or preparing documentation for changing the business legal status			Completed
324	Finding market for existing products in existing markets			Completed

<b>109</b>	<b>Company Name :</b>	YLLI HAJDINI, SARANDE	<b>SBCA Client ID:</b>	5595
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
243	HACCAP practices			Ongoing
246	GMP practices			Ongoing
324	Finding market for existing products in existing markets			Completed

<b>110</b>	<b>Company Name :</b>	TRAD.EL.SKILJA , ELBASAN	<b>SBCA Client ID:</b>	5600
	<b>Type of Activity :</b>	Olive cult. & Olive oil processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
316	Obtaining and implementing bar coding			Completed
325	Finding market for existing products in new markets			Completed
333	Design and publishing websites			Completed
333	Design and publishing websites			Completed

<b>111</b>	<b>Company Name :</b>	TAJAR ALIAJ , FIER	<b>SBCA Client ID:</b>	5602
	<b>Type of Activity :</b>	Olive cultivation		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Ongoing

<b>112</b>	<b>Company Name :</b>	PIKU Shpk, ELBASAN	<b>SBCA Client ID:</b>	5608
	<b>Type of Activity :</b>	Oil producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
218	Preparing business plan			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing

<b>113</b>	<b>Company Name :</b>	IVAP Shpk, TIRANE	<b>SBCA Client ID:</b>	6072
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
246	GMP practices			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
322	Developing and improving marketing strategies			Ongoing
335	Participation in SBCA organized trade fairs			Completed

<b>114</b>	<b>Company Name :</b>	EDMOND CARAPULI, TIRANE	<b>SBCA Client ID:</b>	6135
	<b>Type of Activity :</b>	Olive processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
136	Introducing and facilitating agreements with new suppliers			Ongoing
335	Participation in SBCA organized trade fairs			Completed

## BREAD AND PASTRIES PRODUCTION

<b>115</b>	<b>Company Name :</b>	BEHARI, TIRANE	<b>SBCA Client ID:</b>	1728
	<b>Type of Activity :</b>	Bakery, sweets production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
217	Introducing computerized accounting system			Ongoing
219	Costing & Pricing analysis			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Ongoing

<b>116</b>	<b>Company Name :</b>	SHABANI Shpk, FIER	<b>SBCA Client ID:</b>	2434
	<b>Type of Activity :</b>	Flour process.& trade of corn, farina, potatoes, yeast		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed

<b>117</b>	<b>Company Name :</b>	EVEREST, TIRANE	<b>SBCA Client ID:</b>	3969
	<b>Type of Activity :</b>	Dessert maker		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Completed
246	GMP practices			Completed
314	Improving existing packaging & labeling			Ongoing
332	Delivering selling techniques training			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Ongoing

<b>118</b>	<b>Company Name :</b>	ALBA-MAJA Shpk, TIRANE	<b>SBCA Client ID:</b>	4958
	<b>Type of Activity :</b>	Yeast productions		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
122	Improving production procedures			Completed
123	Organizing and managing the production process			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
313	Introducing new packaging			Completed
325	Finding market for existing products in new markets			Ongoing
333	Design and publishing websites			Completed

<b>119</b>	<b>Company Name :</b>	LAZE Shpk, TIRANE	<b>SBCA Client ID:</b>	5030
	<b>Type of Activity :</b>	Bread and pastries		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
219	Costing & Pricing analysis			Completed
322	Developing and improving marketing strategies			Completed

<b>120</b>	<b>Company Name :</b>	BACKMAN TIRANE, TIRANE	<b>SBCA Client ID:</b>	5275
	<b>Type of Activity :</b>	Bread bakery and other pastries		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
214	Introducing production costing system			Ongoing
214	Introducing production costing system			Completed

<b>121</b>	<b>Company Name :</b>	SH.A. MIELL, TIRANE	<b>SBCA Client ID:</b>	5412
	<b>Type of Activity :</b>	Flour production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Completed
244	ISO 90000 practices			Completed
321	Conducting market research			Completed
324	Finding market for existing products in existing markets			Completed
333	Design and publishing websites			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed

<b>122</b>	<b>Company Name :</b>	PITMOLLA Shpk, LUSHNJE	<b>SBCA Client ID:</b>	5504
	<b>Type of Activity :</b>	Croissant, biscuits producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
113	Sourcing raw materials and other inputs			Ongoing

<b>123</b>	<b>Company Name :</b>	ALB-MINES INVEST.GROUP , TIRANE	<b>SBCA Client ID:</b>	5588
	<b>Type of Activity :</b>	Wheat production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Ongoing

<b>124</b>	<b>Company Name :</b>	EUROGRAMA Shpk, TIRANE	<b>SBCA Client ID:</b>	5593
	<b>Type of Activity :</b>	Biscuit production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
217	Introducing computerized accounting system			Completed
333	Design and publishing websites			Completed

## HERBS AND SPICES

<b>125</b>	<b>Company Name :</b>	MUCA, SHKODER	<b>SBCA Client ID:</b>	91
	<b>Type of Activity :</b>	Herbs processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
132	Introducing & developing new products			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
333	Design and publishing websites			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed

<b>126</b>	<b>Company Name :</b>	EDI G. Shpk, MALESI E MADHE	<b>SBCA Client ID:</b>	4961
	<b>Type of Activity :</b>	Herbs and spices		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
131	Introducing new agricultural products			Ongoing
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

## MEAT PROCESSING

<b>127</b>	<b>Company Name :</b>	SHENASIM SADIKAJ, FIER	<b>SBCA Client ID:</b>	2422
	<b>Type of Activity :</b>	Poultry Farm for Meat		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
313	Introducing new packaging			Ongoing

<b>128</b>	<b>Company Name :</b>	ZEF NDRECA, KURBIN	<b>SBCA Client ID:</b>	2503
	<b>Type of Activity :</b>	Swinery farm		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>129</b>	<b>Company Name :</b>	ALSA Shpk, VLORE	<b>SBCA Client ID:</b>	3407
	<b>Type of Activity :</b>	Producer of sausages and meat		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
242	Introducing & implementing quality management systems			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
322	Developing and improving marketing strategies			Ongoing
325	Finding market for existing products in new markets			Ongoing

<b>130</b>	<b>Company Name :</b>	CLASS, TIRANE	<b>SBCA Client ID:</b>	4962
	<b>Type of Activity :</b>	Meat processor		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
246	GMP practices			Completed
246	GMP practices			Completed
249	Improving hygiene standards			Completed
322	Developing and improving marketing strategies			Completed

<b>131</b>	<b>Company Name :</b>	KORÇA FRESK, KORCE	<b>SBCA Client ID:</b>	4968
	<b>Type of Activity :</b>	Meat processing (Chicken)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
231	Preparing on organization chart/organogram			Completed
243	HACCAP practices			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
316	Obtaining and implementing bar coding			Ongoing
322	Developing and improving marketing strategies			Completed
322	Developing and improving marketing strategies			Completed

<b>132</b>	<b>Company Name :</b>	NDUE MARACAJ, SHKODER	<b>SBCA Client ID:</b>	5385
	<b>Type of Activity :</b>	Meat processing (Pig)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Completed

<b>133</b>	<b>Company Name :</b>	MINELLA NIKOLLA, FIER	<b>SBCA Client ID:</b>	5408
	<b>Type of Activity :</b>	Livestock farming & slotter house		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
246	GMP practices			Completed

<b>134</b>	<b>Company Name :</b>	UNIVERS FRIGO DARB, SHKODER	<b>SBCA Client ID:</b>	5445
	<b>Type of Activity :</b>	Meat processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
133	Introducing & implementing new techniques to increase productivity and/or quality			Not Completed
217	Introducing computerized accounting system			Completed
249	Improving hygiene standards			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed

<b>135</b>	<b>Company Name :</b>	TEPELENA Shpk, VLORE	<b>SBCA Client ID:</b>	5565
	<b>Type of Activity :</b>	Sausage production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
212	Training accounting staff			Ongoing
314	Improving existing packaging & labeling			Ongoing

WATER AND SOFT DRINKS PRODUCERS

<b>136</b>	<b>Company Name :</b>	JETA Shpk, SHKODER	<b>SBCA Client ID:</b>	2901
	<b>Type of Activity :</b>	Production of soft drinks		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
215	Preparing financial management (balance sheet, income stat., cash flow, inventory, etc.)			Completed
215	Preparing financial management (balance sheet, income stat., cash flow, inventory, etc.)			Completed
218	Preparing business plan			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
316	Obtaining and implementing bar coding			Completed

## OTHER AGRIBUSINESSES

<b>137</b>	<b>Company Name :</b>	SHEHU Shpk, KORCE	<b>SBCA Client ID:</b>	1899
	<b>Type of Activity :</b>	Eggs production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
316	Obtaining and implementing bar coding			Completed
322	Developing and improving marketing strategies			Completed
325	Finding market for existing products in new markets			Completed
333	Design and publishing websites			Completed

<b>138</b>	<b>Company Name :</b>	XHEVAT FERHATI, ELBASAN	<b>SBCA Client ID:</b>	3897
	<b>Type of Activity :</b>	Production of agricultural products (Wheat)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
215	Preparing financial management (balance sheet, income stat., cash flow, inventory, etc.)			Completed

<b>139</b>	<b>Company Name :</b>	APOLLON 5, TIRANE	<b>SBCA Client ID:</b>	4548
	<b>Type of Activity :</b>	Packaging of alimentary products		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
136	Introducing and facilitating agreements with new suppliers			Completed
136	Introducing and facilitating agreements with new suppliers			Completed
322	Developing and improving marketing strategies			Completed
324	Finding market for existing products in existing markets			Completed
324	Finding market for existing products in existing markets			Completed

<b>140</b>	<b>Company Name :</b>	ATLAS 1, KORCE	<b>SBCA Client ID:</b>	4967
	<b>Type of Activity :</b>	Ethyl alcohol (and potential sugar) producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
220	Preparing investment plan/feasibility study			Completed

<b>141</b>	<b>Company Name :</b>	EUROFISH Shpk, LEZHE	<b>SBCA Client ID:</b>	5594
	<b>Type of Activity :</b>	Fishing processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Not Completed
133	Introducing & implementing new techniques to increase productivity and/or quality			Not Completed
219	Costing & Pricing analysis			Completed
314	Improving existing packaging & labeling			Completed
321	Conducting market research			Completed

<b>142</b>	<b>Company Name :</b>	FIESTA Shpk , SHKODER	<b>SBCA Client ID:</b>	5636
	<b>Type of Activity :</b>	Products sales (sugar, coffee, oil)		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing

<b>143</b>	<b>Company Name :</b>	VLADIMIR GJINI, TIRANE	<b>SBCA Client ID:</b>	5727
	<b>Type of Activity :</b>	Oil, cheese trade		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
313	Introducing new packaging			Ongoing
316	Obtaining and implementing bar coding			Ongoing
327	Finding market for new products in new markets			Ongoing

<b>144</b>	<b>Company Name :</b>	LIMION Shpk, SARANDE	<b>SBCA Client ID:</b>	6271
	<b>Type of Activity :</b>	Fishing export		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
243	HACCAP practices			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing

## WOOD PROCESSING

<b>145</b>	<b>Company Name :</b>	2 A Shpk, ELBASAN	<b>SBCA Client ID:</b>	1859
	<b>Type of Activity :</b>	Wood processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
123	Organizing and managing the production process			Completed
214	Introducing production costing system			Ongoing
231	Preparing on organization chart/organogram			Completed
324	Finding market for existing products in existing markets			Ongoing

<b>146</b>	<b>Company Name :</b>	KARAFILI Shpk, POGRADEC	<b>SBCA Client ID:</b>	2994
	<b>Type of Activity :</b>	Production of tables, iron chairs		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
213	Preparing sales analyses			Completed
217	Introducing computerized accounting system			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed

<b>147</b>	<b>Company Name :</b>	EUROPAN DRURI Shpk, TIRANE	<b>SBCA Client ID:</b>	4004
	<b>Type of Activity :</b>	Furniture processing		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
213	Preparing sales analyses			Completed
232	Preparing job descriptions & responsibilities			Completed
322	Developing and improving marketing strategies			Completed

<b>148</b>	<b>Company Name :</b>	EUROPA Shpk, ELBASAN	<b>SBCA Client ID:</b>	5006
	<b>Type of Activity :</b>	Production of iron works		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
122	Improving production procedures			Completed
211	Preparing opening accounts statement			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed

<b>149</b>	<b>Company Name :</b>	EUROTECH CEMENT, DURRES	<b>SBCA Client ID:</b>	5226
	<b>Type of Activity :</b>	Construction		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
215	Preparing financial management (balance sheet, income stat., cash flow, inventory, etc.)			Completed

<b>150</b>	<b>Company Name :</b>	NEXCOM, DURRES	<b>SBCA Client ID:</b>	5633
	<b>Type of Activity :</b>	Tile production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
219	Costing & Pricing analysis			Ongoing

## CARPET PRODUCERS

<b>151</b>	<b>Company Name :</b>	COTAJ, SHKODER	<b>SBCA Client ID:</b>	5003
	<b>Type of Activity :</b>	Carpet producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
325	Finding market for existing products in new markets			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Completed

<b>152</b>	<b>Company Name :</b>	LALO Shpk, VLORE	<b>SBCA Client ID:</b>	5388
	<b>Type of Activity :</b>	Carpet producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Not Completed
322	Developing and improving marketing strategies			Not Completed
325	Finding market for existing products in new markets			Not Completed

## GIFTWARE PRODUCERS

<b>153</b>	<b>Company Name :</b>	LA LUNA, KORCE	<b>SBCA Client ID:</b>	2571
	<b>Type of Activity :</b>	Traditional ceramics & decorative producer		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
322	Developing and improving marketing strategies			Completed
324	Finding market for existing products in existing markets			Ongoing
332	Delivering selling techniques training			Completed
333	Design and publishing websites			Completed

## CLOTHING AND TEXTILE PRODUCERS

<b>154</b>	<b>Company Name :</b>	FLORIAN-V Shpk, SHKODER	<b>SBCA Client ID:</b>	2980
	<b>Type of Activity :</b>	Production of towels and napkins		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
121	Installing computerized production control system			Completed
246	GMP practices			Completed
246	GMP practices			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
333	Design and publishing websites			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Ongoing

<b>155</b>	<b>Company Name :</b>	SEZAIRI Shpk, LEZHE	<b>SBCA Client ID:</b>	5258
	<b>Type of Activity :</b>	Clothing product		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
137	Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
325	Finding market for existing products in new markets			Completed
334	Designing , reproducing company catalogues, leaflets, etc.			Ongoing
334	Designing , reproducing company catalogues, leaflets, etc.			Ongoing

<b>156</b>	<b>Company Name :</b>	MELGUSHI Shpk, SHKODER	<b>SBCA Client ID:</b>	5430
	<b>Type of Activity :</b>	Tailoring & fason industry		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed

<b>157</b>	<b>Company Name :</b>	ARTFLEX , SHKODER	<b>SBCA Client ID:</b>	5635
	<b>Type of Activity :</b>	Mattress production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Ongoing
213	Preparing sales analyses			Ongoing
246	GMP practices			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
333	Design and publishing websites			Ongoing
334	Designing , reproducing company catalogues, leaflets, etc.			Ongoing

<b>158</b>	<b>Company Name :</b>	PENELOPA Shpk , DURRES	<b>SBCA Client ID:</b>	5695
	<b>Type of Activity :</b>	Clothing production		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
212	Training accounting staff			Ongoing
217	Introducing computerized accounting system			Ongoing
232	Preparing job descriptions & responsibilities			Ongoing

## OTHER NON-AGRIBUSINESS PRODUCERS

<b>159</b>	<b>Company Name :</b>	BUTRINTI Shpk, DELVINE	<b>SBCA Client ID:</b>	2649
	<b>Type of Activity :</b>	Production and bottling of mussels		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
122	Improving production procedures			Completed
215	Preparing financial management (balance sheet, income stat., cash flow, inventory, etc.)			Completed
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed
314	Improving existing packaging & labeling			Completed
315	Providing information on trademark registration			Completed
316	Obtaining and implementing bar coding			Completed
325	Finding market for existing products in new markets			Completed
325	Finding market for existing products in new markets			Completed
333	Design and publishing websites			Completed

<b>160</b>	<b>Company Name :</b>	APOLLON Shpk, FIER	<b>SBCA Client ID:</b>	4504
	<b>Type of Activity :</b>	Manufacturing & recycling of paper		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
111	Sourcing of Equipment			Completed
215	Preparing financial management (balance sheet, income statement, cash flow, inventory, etc.)			Completed
218	Preparing business plan			Ongoing
316	Obtaining and implementing bar coding			Completed
322	Developing and improving marketing strategies			Ongoing
331	Implementing sales analysis			Ongoing
332	Delivering selling techniques training			Completed
333	Design and publishing websites			Completed

<b>161</b>	<b>Company Name :</b>	ETHEM ALIAJ, FIER	<b>SBCA Client ID:</b>	5503
	<b>Type of Activity :</b>	Other non-agribusiness		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
136	Introducing and facilitating agreements with new suppliers			Completed
313	Introducing new packaging			Completed
331	Implementing sales analysis			Ongoing

<b>162</b>	<b>Company Name :</b>	PERVIZI Shpk, SARANDE	<b>SBCA Client ID:</b>	6270
	<b>Type of Activity :</b>	Olive oil and Honey packaging		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Ongoing

<b>163</b>	<b>Company Name :</b>	FATMIR ARISHTA, SHKODER	<b>SBCA Client ID:</b>	5446
	<b>Type of Activity :</b>	Chemical fertilizers, pesticides		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
211	Preparing opening accounts statement			Completed

<b>164</b>	<b>Company Name :</b>	AGROBLEND , TIRANE	<b>SBCA Client ID:</b>	5592
	<b>Type of Activity :</b>	Fertilized and other product		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Completed
245	EUREPGAP practices			Ongoing
311	Building new corporate brand (logos, stationery, labels, etc.)			Completed

<b>165</b>	<b>Company Name :</b>	E & B Ltd , TIRANE	<b>SBCA Client ID:</b>	5634
	<b>Type of Activity :</b>	Plastic bottle for sale		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
218	Preparing business plan			Completed

<b>166</b>	<b>Company Name :</b>	EDIPACK, DURRES	<b>SBCA Client ID:</b>	6088
	<b>Type of Activity :</b>	Packaging		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
123	Organizing and managing the production process			Completed

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 SERVICES
 

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<b>167</b>	<b>Company Name :</b>	KRISTAL, VLORE	<b>SBCA Client ID:</b>	5389
	<b>Type of Activity :</b>	Bar - Restaurant		
<b>SBCA Service Ref.</b>	<b>SBCA Technical Assistance Units</b>			<b>Status</b>
212	Training accounting staff			Ongoing

# **ANNEX 4**

**SUMMARY OF THE TYPES OF SERVICES OFFERED  
TO SBCA CLIENTS DURING PHASE 2**

## ANNEX 4 - Summary of the Types of Services Offered to SBCA Clients during Phase 2

Types of Services Offered by SBCA	Number of Businesses assisted
<b>Knowledge Increased in New Technology</b>	
111 - Sourcing of Equipment	29
112 - Building laboratory facilities	4
113 - Sourcing raw materials and other inputs	7
114 - Training in the use of equipment	4
121 - Installing computerized production control system	2
122 - Improving production procedures	14
123 - Organizing and managing the production process	3
126 - Installing new technology line	1
131 - Introducing new agricultural products	10
132 - Introducing & developing new products	17
133 - Introducing & implementing new techniques to increase productivity and/or quality	99
134 - Introducing & implementing new storage techniques	5
135 - Introducing new techniques to extend the selling season	5
136 - Introducing and facilitating agreements with new suppliers	7
137 - Selecting and using adequate inputs (seeds, seedlings, fertilizers, etc.)	26
138 - Techniques on reducing production costs	2
<b>Knowledge Increased in Good Management</b>	
211 - Preparing opening accounts statement	5
212 - Training accounting staff	7
213 - Preparing sales analyses	3
214 - Introducing production costing system	3
215 - Preparing financial management (balance sheet, income statement, cash flow, inventory, etc.)	10
216 - Introducing loan application procedures	1
217 - Introducing computerized accounting system	6
218 - Preparing business plan	13
219 - Costing & Pricing analysis	7
220 - Preparing investment plan/feasibility study	3
231 - Preparing on organization chart/organogram	2
232 - Preparing job descriptions & responsibilities	4
234 - Recruiting and retaining staff	1
241 - Obtaining product certification	1
242 - Introducing & implementing quality management systems	1
243 - HACCAP practices	4
244 - ISO 90000 practices	1
245 - EUREPGAP practices	13
246 - GMP practices	15
247 - STASH practices	2
249 - Improving hygiene standards	2
251 - Introducing and/or preparing documentation for changing the business legal status	1
<b>Knowledge Increased in Marketing Strategies</b>	
311 - Building new corporate brand (logos, stationery, labels, etc.)	69
312 - Creating products brands	1

<b>Types of Services Offered by SBCA</b>	<b>Number of Businesses assisted</b>
313 - Introducing new packaging	20
314 - Improving existing packaging & labeling	13
315 - Providing information on trademark registration	2
316 - Obtaining and implementing bar coding	14
317 - Introducing Product Code	1
321 - Conducting market research	7
322 - Developing and improving marketing strategies	29
323 - Testing products in Consumer Focus groups & Retailer group	1
324 - Finding market for existing products in existing markets	10
325 - Finding market for existing products in new markets	38
327 - Finding market for new products in new markets	12
328 - Searching for marketing information and/or partners	3
331 - Implementing sales analysis	4
332 - Delivering selling techniques training	5
333 - Design and publishing websites	23
334 - Designing , reproducing company catalogues, leaflets, etc.	24
335 - Participation in SBCA organized trade fairs	9

# **ANNEX 5**

## **TABLE OF DISAGGREGATED PMP INDICATORS**

## ANNEX 5 – Table of Disaggregated PMP Indicators

SO 1.3 GROWTH OF SELF - SUSTAINING PRIVATE ENTERPRISES IN TARGET SECTORS																		
PMP Indicator:  Disaggregated by:	Indicator 1	SO. 1.3.1	SO. 1.3.2	SO. 1.3.3	SO. 1.3.4	IR 1 Competitiveness Capacity of Assisted Enterprises Strengthened								IR 2 Access of Assisted Enterprises to Financial Resources Increased				
						IR 1.1	Sub-IR 1.1.1	Sub-IR 1.1.2	IR 1.2	Sub-IR 1.2.1	Sub-IR 1.2.2	IR 1.3	Sub-IR 1.3.1	Sub-IR 1.3.2	Sub IR 2.1	Sub IR 2.2	Sub IR 2.3	Sub IR 2.4
						Number of assisted enterprises applying new technology	Number of assisted enterprises receiving training in new technologies	Number of people trained in new technologies	Number of assisted enterprises applying management practices	Number of assisted enterprises receiving training in good management	Number of people trained in good management	Number of assisted enterprises applying marketing strategy, which enhance competitiveness	Number of assisted enterprises receiving training in marketing strategies	Number of people trained in marketing strategies	Number of loans to assisted enterprises from commercial banks	Number of loans to assisted enterprises from non-bank sources	Value of loans (USD) granted to assisted enterprises from commercial banks	Value of loans (USD) granted to assisted enterprises from non-bank sources banks
1. Sector	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
2. Agribusiness and Non-Agribusiness	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
3. Prefectures and Districts	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
4. Registered and not registered		√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
5. Company size as def. by the Albanian SME law		√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
6. Gender	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√	√
7. Full time, Part Time and Seasonal	√																	
8. Use of loan (working capital or investment)															√	√	√	√
9. Loan amount by client															√	√	√	√
10. Loan tenure															√	√	√	√

# **ANNEX 6**

PSHM Auditing - March 2006

## **ANNEX 6 – PSHM Auditing – March 2006**

### **AUDIT REPORT**

**TO:** Jeff Houghton  
**FROM:** Arjana Xhafa (AXH) and Dorela Shani (DSH)  
**DATE:** October 16, 2006  
**SUBJECT:** PSHM loan files audit report

### **BACKGROUND**

**Purpose of the audit:** The purpose of the audit was to evaluate the current SME loan files established by PSHM on behalf of the Loan Grant Agreement signed between PSHM and Chemonics International Inc., in May 2002 and subsequently amended in year, 2003 and 2005.

The audit was conducted in accordance with the terms and conditions defined in the Loan Grant Agreement. The auditing included examining on a test basis, original loan clients files. The audit also included the assessment of the quality of the loan files and the ways in which they are kept and managed.

**Period of Audit:** The auditing was undertaken on March 29<sup>th</sup>, and 30<sup>th</sup>, 2006 by the undersigned persons.

This report is composed by three main parts:

**Part I:** Part I, describes the narrative part of the report. It includes comments on the findings and recommendations.

**Part II:** All the findings in this audit are included in this part. Part II includes all the client files with problems identified during the audit.

**Part III:** This part includes information on all client files that were examined during the audit. Each client file is described in detail as it was found in the original files.

## **PART I**

During the audit, the representative of SBCA collected findings during the verification of 100 SME loan clients' files for which, a detailed description on the checked files is given in the Part III attachment to this report. The findings are based on the existing terms and conditions specified in PSHM Credit Manual and Procedures. In addition, during the audit only those files for which the disbursement has happened from January 2005 up to February 2006 were checked. Out of 100 files checked, 95 files had problems. In details, the findings for each file are shown in Part III, while the summary of all them is shown in Part II.

All the findings can be summarized as follows:

1. As per the PSHM loan Grant agreement, each loan that will be included in the SBCA fund should have approval from PSHM Credit Committee before the loan is submitted for approval at SBCA. We found 40 cases in which the Credit Committee (CC) decision to include the loan under SBCA fund, was missing. (See column 1 of table 1, Part II). These are loans already, approved by SBCA are included in SBCA fund and are reported by PSHM monthly as SBCA loans.
2. Each loan client has a loan contract. Based on the PSHM credit manual the notarization of the loan contract is dependant on the loan amount. There are cases when the client has a long term contract in which the total loan amount approved to

the client is specified. The total loan approved is disbursed by PSHM in different installments. When the loan is disbursed as described above, PSHM prepares another sub-loan contract which is related to the long term contract. As per the PSHM credit manual, each sub-loan contract should be notarized. During the audit we identified 21 cases where the sub-loan contract was not notarized. (See column 6 of table 1, Part II) and 13 cases when the long term loan contract was not notarized (See column 2 of Table 1, Part II). In addition when the loan contract is notarized, at the end of it, there is a letter from a notary office which proofs the notarization process. In those cases when the loan contract is not notarized, PSHM uses a testimony letter. In both cases, the notary letter or testimony letter should be signed by all the parties specified in the loan contract. We identified 11 cases where the testimony letter or the letter from notary was not signed by the client, guarantor or PSHM representative. (See column 9 of table I, Part II). Also as per the PSHM credit manual, the mortgage contract must also be notarized. There are 14 cases in total for which the mortgage contract is not notarized (see column 5 of table 1, Part II).

3. An important part of the contracts is the way they are prepared. The person that prepares those contracts must make sure that the terms of the contracts match with the terms and conditions of the loan and have exact data on the collateral provided by the client etc. There are 9 cases in total, where in the mortgage contract and in the loan contract there were inconsistencies related to the collateral provided (see column 8 of table 1, Part II). In a few cases we found that the currency written in the loan contract was different from the currency of the loan disbursed e.g. Arben Kolaj etc
4. The sub-loan contract has two main annexes: Annex A and Annex B or Graphic of loan repayment (instalment schedule). Since those annexes are considered as parts of the sub-loan contract, as per the PSHM credit manual, they should be signed by the main borrower, all guarantors and a PSHM representative. We found 14 cases where the graphic of loan repayment was not signed by the client (See column 11 of table 1, Part II) and 27 cases where the Annex A was not signed by the clients (See column 13 of table 1, Part II). In addition, in some cases the date of notarization shown in the Annex A was different from the date of notarization shown in the first page of the sub-loan contract. Bearing in mind that Annex A is part of the sub-loan contract, such inconsistencies on dates, weaken the role of the notarization process.
5. Annex A of the sub-loan contract includes data on the type of collateral provided, its evaluation, the loan amount, currency, date of disbursement, date of maturity etc. There are 31 cases where the evaluation of collateral in Annex A of the sub-loan contract was missing (see column 12 of Table 1, Part II).
6. As per the PSHM Credit Manual, the checks for the loan must be issued to the client after the registration of the property at the registry office in favor of PSHM is completed. We identified 9 cases in which the loan was disbursed before the immovable property was registered in PSHM's favour (see column 7 of Table 1, Part II). Based on PSHM's staff explanations (Alma Gjini and Denis Derralla) we were told that the client will receive the check only after he/she has submitted the certificate of property which shows the registration of immovable property in favour of PSHM. The check is issued on the date that the client submits the above mentioned document. However, the loan is booked into the system at the date when the loan contract is written. Based on this the date of the loan contract (which is the same as the date of the loan disbursement) is different from the date when the immovable property is blocked in favour of PSHM. This means that PSHM has already started to calculate interest on the loan despite the fact that the client only received the check at a later. In the client files we did not find any document signed by the client in which

it is stated that he/she is aware of the fact that interest has started to be calculated by PSHM in advance (i.e. before receiving the check).

7. We found 9 cases in total (see column 10 of Table 1, Part II) cases in which the Certificate of registration of immovable property in favour of PSHM was missing.
8. There are cases where the movable property is partially registered, or not registered at all, at the Registry Office. As per the PSHM credit manual, those properties could be registered afterwards, if the client has provided immovable property as collateral. Based on this there are 12 cases in which movable property is not registered.
9. As per the PSHM credit manual the client needs to submit a life insurance if the loan received is over Leke 1,000,000. However, this is not clear since we found cases in which life insurance is provided also for loans Leke 1,000,000 (Leonard Gaci and Adriatik Gaci). In case of Dashnor Hysi, Etleva Malaj, Aris Guda and Vasil Papa the life insurance was less than the loan amount disbursed to the client.

#### **4.0 Recommendations and conclusions:**

The recommendations and conclusions are based on the above listed findings. I believe that the auditing provides a reasonable basis not only for our opinion but also for PSHM. We believe that our reasonable recommendations would further improve the loan disbursement and monitoring process.

- During the audit process we identified the same problems that were identified during the last audit made by SBCA at PSHM on September 30, 2004, i.e: registration of immovable property and movable property, calculation of interest before the client has received the check, missing client signatures in contracts, notarization of contracts etc. The Audit department has not followed up the recommendations made by SBCA as a result of the last audit visit. Therefore problem continued. Unfortunately, PSHM has not yet implemented the Document checklist for the loan files which are kept by the Credit Administrator. As result, some of the documents in the original loan files are photocopies and some of them are originals. It would be difficult to specify which one of the original documents in a client file should be with Credit Administrator (in the Head Office) and which ones should stay in the branches. That would seriously affect the transparency of the loan files during any audit process.
- Our findings are based on the rules and procedures specified in the PSHM Credit Manual. However, there some rules in PSHM Credit Manual that are unclear for example:
  - The explanation as to whether the loan contract must be notarized is very vague result could be interpreted in a different ways from the auditors.
  - If a client has a long term loan contract, what must be the interpretation of other loan contracts that are related to the main one? For example: the client has a long term contract for an amount Leke 6,000,000. This amount is disbursed in three sub-contracts i.e.: Leke 3,000,000, Leke 2,500,000 and Leke 500,000. In this situation, what would be the interpretation of the loan Leke 500,000. Should this loan be considered as an individual loan? Should the sub-loan contract be notarized? Should the client submit a life insurance? Our understanding is that this scenario could be differently interpreted by the auditors since the guidelines in the Credit manual are not clearly specified.

In these circumstances we strongly recommend a revision of the credit manual regarding the notarization process or the CC must sign the loan approval whether the

notarization is required or not. In addition, we strongly recommend the employment of an in-house lawyer who needs to work full-time for PSHM. This will help to have more clearly written loan contracts and better clarification on legal guidelines and other legal issues which must be addressed.

- The loan disbursement process should be made after the immovable collateral is registered in favour of PSHM at the Registry Office. PSHM needs to review this process especially in those cases when the disbursement is made before the registration of collateral. We recommend that PSHM must prepare the Graphic of loan repayment only after the client has submitted the document which proves that the immovable property is registered in PSHM's favour. From the explanation of PSHM staff, we understand that this document could be prepared by the Head Office (HO). As a result, PSHM should find ways how this authority could be delegated to branches or improve the MIS system which could allow the branches to get this document completed within a day. Another recommendation could be that once the client submits the above described document, HO could produce the Graphic of loan repayment in the same date and fax it to the branches.
- The loan contract needs to be signed by all parties included in the agreement. Only when the loan contract and other subcontracts are signed by all parties, as specified in these agreements, does the financial institution hold an executive title on the collateral provided by the client and other terms and conditions specified in the contract. The branches must make sure the contracts are signed properly before they are sent to HO. In addition the loan officer must check carefully the description of the main item in the loan contract and mortgage contract i.e.: loan amount, currency, period, description of the property, name of the client, etc. We understand the signing of the contracts is made before the loan is disbursed. The check must not be issued to the client, without a prior check of the accuracy of the contracts.
- Regarding the registration of movable property, registration is required to be made as soon as possible after the loan is disbursed. If the property is not registered completely, a full registration of the property is required. In addition PSHM must make sure that registration of movable properties, in those cases when the loan is secured with only that type of collateral, is made within 5 working days. Those cases should be considered as priorities.
- PSHM has a credit manual which defines the type of documents and regulations that are required to be applied during the lending procedures. However, the regulations are applied in accordance with the type of business, and their implementation is finalized by a decision of the Credit Committee. Since the implementation of these regulations varies for different clients, we would strongly recommend the implementation of a document checklist before the loan is disbursed. The use of the document checklist (DC) would be a guideline for the credit administrator and Office Manager before he/she books the loan. SBCA strongly recommends the DC shown below. The checklist must be completed before the loan disbursement. In those cases when some document might be missing, and the CC decides to disburse a loan, a memo signed by the CC must be kept in the loan files of the client. The DC is recommended to be kept for all the client files in the HO. Its use will help the audit process since it will give information to the auditors on the content of the file before they start the audit.

- The loan file that is kept by the credit administrator should contain only original documents. A Photocopy of the loan file is required to be kept by the loan officer. In those cases when photocopies are kept, a memo must be attached to the file. The memo must explain the reasons why the originals are not on the file. The Credit Risk Manager, and Branch Managers, must be informed in all cases when important documents are missing in loan files kept at HO.

## CLIENT DOCUMENT CHECKLIST

CLIENT NAME: \_\_\_\_\_

BRANCH \_\_\_\_\_

DATE OF DISBURSEMENT \_\_\_\_\_

DOCUMENT DESCRIPTION	CHECKLIST	NOTE
Loan Schedule of Repayment		
Long –Term Mortgage Contract (optional for the loan recycling)		
Loan Subcontract		
Short – term Mortgage Contract		
Life Insurance		
Credit Committee Approval		
Registration Form of Immovable Property (optional for the loan recycling)		
The Registration Form of Movable Property		
Endorsement		
<b>Office Manager Signature</b> -----  <b>Date :</b> _____	<b>Credit Administrator Signature</b> -----  <b>Date :</b> _____	



## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

No.	Name of the client	CC. Decision	Pledges Missing	Life Insurance	Long term contract not notarized	Mortgage Contract not notarized	Sub-loan Contract not notarized	Registration after Disbursement	Missing specification in contracts	Not signed Proof From Notary or Testimony	Missing Certificate of Immovable Property registration in favor of PSHM	Graphic of loan repayment not signed	Missing data evaluation in the loan Contract (Annex A)	Annex A not signed
1	Dashnor Agaci	x										x		x
2	Albana Boci	x												
3	Hanife Hoxha	x		x										
4	Sami Beshku	x												
5	Agim Mylkaj	x										x		
6	Mehmet Kasa	x					x			x				x
7	Themis Prifti	x	x				x							
8	Veli Agaci	x					x							
9	Pavlo Hito	x							x				x	x
10	Miti Zarka	x										x		

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11	Emin Zagani	x												
12	Agim Driza	x						x		x				
13	Artur Dajlani	x	x				x	x	x	x		x		
14	Xhensila Opingari	x												
15	Mustafa Beqja	x	x				x							
16	Petrit Sula	x												
17	Dhimiter Fundo	x	x	x							x			
18	Hekuran Bregasi	x										x		
19	Isa Mjeshtri	x											x	

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20	Ardjan Smajlaj	x						x			x		x	x
21	Gjovalin Prenga	x								x			x	
22	Bujar Gega	x		x			x						x	
23	Vullnet Rexho	x										x		x
24	Pajtim Ademi	x												
25	Ndricim Arapi	x												
26	Zenel Lala	x												
27	Elona Malaj	x										x		
28	Lula Selami	x	x								x		x	
29	Adriatik Bufazi	x	x											

## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

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30	Zef Gjoka	x					x						x	x
31	Qazim Kuci	x					x						x	
32	Xhentil Spahillari	x	x										x	
33	Kujtim Xhakollari	x												
34	Ismail Haxhiu	x										x	x	x
35	Fatmir Lika	x												x
36	Jani Lluka	x		x										x
37	Fatmir Kulloli				x									x
38	Xhevdet Hadaj					x		x	x	x	x			x

## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

No.	Name of the client	CC. Decision	Pledges Missing	Life Insurance	Long term contract not notarized	Mortgage Contract not notarized	Sub-loan Contract not notarized	Registration after Disbursement	Missing specification in contracts	Not signed Proof From Notary or Testimony	Missing Certificate of Immovable Property registration in favor of PSHM	Graphic of loan repayment not signed	Missing data evaluation in the loan Contract (Annex A)	Annex A not signed
39	Nehim Ibo							x						
40	Fehmi Golemi													
41	Fatmira Bassu													
42	Lavdi Stafa									x		x		x
43	Vangjel Papa													x
44	Minella Nikolla						x							
45	Idriz Zeqiri													
46	Sokrat Kuqi					x						x		x
47	Sofokli Sejdo									x				
48	Zaira Berberi										x			

## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

No.	Name of the client	CC. Decision	Pledges Missing	Life Insurance	Long term contract not notarized	Mortgage Contract not notarized	Sub-loan Contract not notarized	Registration after Disbursement	Missing specification in contracts	Not signed Proof From Notary or Testimony	Missing Certificate of Immovable Property registration in favor of PSHM	Graphic of loan repayment not signed	Missing data evaluation in the loan Contract (Annex A)	Annex A not signed
49	Ali Hakemi								x				x	x
50	Aris Guda			x									x	x
51	Agim Bushati					x	x						x	x
52	Pando Bakalli								x				x	x
53	Qazim Cafi						x						x	
54	Gazali Brahimi					x	x				x		x	x
55	Sokrat Halimi											x		
56	Dashnor Hysi					x							x	x
57	Drita Meculi													
58	Etleva Malaj	x		x								x		

## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

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59	Avdul Bani			x	x								x	
60	Hamza Kamberaj													x
61	Jani Nini	x				x			x		x		x	
62	Ismet Zeneli				x								x	x
63	Lulash Maka						x						x	
64	Shkelqim Cela						x						x	x
65	Arben Kolaj			x										x
66	Nexhip Selmani													
67	Ylli Cucka													

## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

No.	Name of the client	CC. Decision	Pledges Missing	Life Insurance	Long term contract not notarized	Mortgage Contract not notarized	Sub-loan Contract not notarized	Registration after Disbursement	Missing specification in contracts	Not signed Proof From Notary or Testimony	Missing Certificate of Immovable Property registration in favor of PSHM	Graphic of loan repayment not signed	Missing data evaluation in the loan Contract (Annex A)	Annex A not signed
68	Kozeta Shkemi													
69	Preng Mhillaj	x					x							
70	Vasil Papa		x											x
71	Illir Dita						x							
72	Fatmir Malaj			x										
73	Ardian Rroji				x	x		x						
74	Shkeqim Karaj						x			x		x		
75	Fran Ndreu		x								x			
76	Leonard Angoni *												x	x

## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

No.	Name of the client	CC. Decision	Pledges Missing	Life Insurance	Long term contract not notarized	Mortgage Contract not notarized	Sub-loan Contract not notarized	Registration after Disbursement	Missing specification in contracts	Not signed Proof From Notary or Testimony	Missing Certificate of Immovable Property registration in favor of PSHM	Graphic of loan repayment not signed	Missing data evaluation in the loan Contract (Annex A)	Annex A not signed
77	Mihal Kokedhima		x										x	x
78	Arjan Muja		x		x								x	
79	Gani Ethem		x										x	
80	Elton Caco									x				
81	Shefqet Brija									x				
82	Abedin Avdulaj													
83	Shkelqim Hila													
84	Erjon Saliu													
85	Uan Gjergji											x		

## PART II

**Table 1: Summary of findings on the audit on SBCA / PSHM loan files**

No.	Name of the client	CC. Decision	Pledges Missing	Life Insurance	Long term contract not notarized	Mortgage Contract not notarized	Sub-loan Contract not notarized	Registration after Disbursement	Missing specification in contracts	Not signed Proof From Notary or Testimony	Missing Certificate of Immovable Property registration in favor of PSHM	Graphic of loan repayment not signed	Missing data evaluation in the loan Contract (Annex A)	Annex A not signed
86	Sefer Gurguri												x	
87	edlira Kozeli													
88	shaban avduli					x	x						x	x
89	Sovjet Mehmeti													x
90	Ziso Shazo	x											x	
91	Kosta Cucka					x							x	
92	Bujar Barjami				x	x		x	x					
93	Adriatik Gaci								x	x			x	x
94	Fatmira Mala							x			x			x
95	Durim Subashi							x	x					



### PART III

The names of the files checked are given as below:

<b>Name of the client: DASHNOR AGACI</b>	<b>DATA - Fier</b>
<b>Loan amount</b>	Lek 1,400,000
<b>Date of disbursement and Date of maturity</b>	31.03.2005 up to 30.03.2007
<b>Long Term Loan Contract</b>	OK for the amount of Lek 4,000,000.
<b>Loan Contract</b>	OK for Lek 1,400,000.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok, No signature from the client or PSHM.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	His wife Brunilda Agaci
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	Does not say to be included in the Chemonics fund.
<b>Life Insurance</b>	OK

<b>Name of the client: HEKURAN BREGASI</b>	<b>DATA - Fier</b>
<b>Loan amount</b>	Lek 1,000,000
<b>USE of loan</b>	Construction and repair in the business + working capital
<b>Date of disbursement and Date of maturity</b>	24.03.2005, up to 26.06.2007
<b>Long Term Loan Contract</b>	OK for the amount of Lek 4,000,000.
<b>Loan Contract</b>	OK for Lek 1,000,000.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok, No signature from the client or PSHM.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	His wife Drita Bregasi, Remzi Rama, Sokrat Kuqi – OUTSTANDING client from October 2005
<b>Registration of Mortgage</b>	No registration certificate
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	Does not say to be included in the Chemonics fund.
<b>Life Insurance</b>	OK

<b>Name of the client: ALI HAKEMI 0682421013</b>	<b>DATA</b>
<b>Loan amount</b> <b>USE of loan</b>	Lek 1,000,000 Purchase seedlings, plastic covers, services
<b>Date of disbursement and Date of maturity</b>	10.03.2005, up to 12.03.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK for Lek 1,000,000.
<b>Annex A of loan Contract</b>	Ok, with no signature from the wife, and missing of the equipment valuation.
<b>Schedule of Loan Payment</b>	Ok.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	His wife Engjellushe Hakemi
<b>Registration of Mortgage</b>	No registration certificate
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	No life insurance

<b>Name of the client: ARIS GUDA</b>	<b>DATA – Durres (3<sup>rd</sup> Cycle)</b>
<b>Loan amount</b> <b>USE of loan</b>	Lek 2,900,000 Purchase land
<b>Date of disbursement and Date of maturity</b>	17.03.2005, up to 17.03.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK for Lek 1,000,000.
<b>Annex A of loan Contract</b>	Ok and missing of the equipment valuation.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	His wife Eleni Guda.
<b>Registration of Mortgage</b>	No registration certificate
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	OK

<b>Name of the client: ARIS GUDA</b>	<b>DATA – Durres</b>
<b>Loan amount</b>	Lek 1,000,000
<b>Date of disbursement and Date of maturity</b>	23.01.2006, up to 23.01.2009
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK (not notarized) Date 23.01.2006.
<b>Annex A of loan Contract</b>	Ok and missing of the equipment valuation. Testimony is ok.
<b>Schedule of Loan Payment</b>	Ok with no signature from his wife.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	His wife Eleni Guda.
<b>Registration of Mortgage</b>	No registration certificate
<b>Registration of Pledge</b>	No registration.
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	No insurance.

<b>Name of the client: LEONARD ANGONI 0692648895</b>	<b>DATA – Vlora</b>
<b>Loan amount USE of loan</b>	Lek 1,000,000 Expand the greenhouse, repairs
<b>Date of disbursement and Date of maturity</b>	01.04.2005, up to 02.04.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK for Lek 1,000,000.
<b>Annex A of loan Contract</b>	Ok and no signature from Raqi Hyso, and there is no valuation at all.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	His wife Kozeta Angoni, Alqi Hyso, Raqi Hyso, Aferdita Nikaj.
<b>Registration of Mortgage</b>	No registration certificate
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	OK

\* All Documents are photocopies, not ORIGINALS

<b>Name of the client: ISA MJESHTRI</b>	<b>DATA – Tirana</b>
<b>Loan amount</b>	EUR 40,000
<b>USE of loan</b>	Inventory
<b>Date of disbursement and Date of maturity</b>	20.04.2005, up to 20.04.2006
<b>Long Term Loan Contract</b>	OK, for five years for the amount of Lek 10.000.000.
<b>Loan Contract</b>	OK
<b>Annex A of loan Contract</b>	Ok and there is no valuation for inventory and working capital.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	His wife Sofije Mjeshtri.
<b>Registration of Mortgage</b>	OK
<b>Registration of Pledge</b>	OK
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK, is also written FEFAD.
<b>Life Insurance</b>	OK

\* There is also a Letter from Mr. Mjeshtri, from the Foundation for finance and development of SME-s; Rr. Mihal Grameno, Shkolla e Baletit

<b>Name of the client: MIHAL KOKEDHIMA</b>	<b>DATA – Saranda</b>
<b>Loan amount</b>	1. EUR 30,000 2. EUR 10,000
<b>Date of disbursement and Date of maturity</b>	1. 19.05.2005, up to 21.04.2008 2. 15.04.2005 up to 15.04.2008
<b>Long Term Loan Contract</b>	2. OK, for five years for the amount of EUR 40.000 in three parts, for five years.
<b>Loan Contract</b>	1. OK 2. OK; Date. 15.04. 2005
<b>Annex A of loan Contract</b>	1. Ok and there is no valuation for equipments and no signature by the wife. 2. Ok and equipments not valued.
<b>Schedule of Loan Payment</b>	1. Ok and signatures Ok. 2. Ok and signatures Ok.
<b>Mortgage Contract</b>	1. OK
<b>Guarantor</b>	1& 2. His wife Makelia Kokedhima.
<b>Registration of Mortgage</b>	No registration.
<b>Registration of Pledge</b>	No registration.
<b>Credit Committee Decision for participation at SBCA Fund</b>	2. OK.
<b>Life Insurance</b>	1. OK for EUR 20.000 (Photocopy) 2. OK for EUR 10.000

<b>Name of the client: PAVLLO HITO</b>	<b>DATA – Saranda, Ciflik</b>
<b>Loan amount</b> <b>USE of loan</b>	Lek 1,000,000 Purchase food, etc.
<b>Date of disbursement and</b> <b>Date of maturity</b>	03.05.2005, up to 03.05.2007
<b>Long Term Loan Contract</b>	OK, for five years for the amount of Lek 9.400.000. (notarized)
<b>Loan Contract</b>	OK for Lek 1,000,000.
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments and no signature from his wife.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK (not notarized)
<b>Guarantor</b>	His wife Dhimitrulla Hito.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	OK; Date 06.05.2005 (photocopy)
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	No life insurance.

\*Contracts have been done on Date 06.05.2005 while disbursement dates 03.05.2005. In the contracts there is also seen unfulfilled data.

<b>Name of the client: AGIM BUSHATI</b>	<b>DATA – Shkodra</b>
<b>Loan amount</b> <b>USE of loan</b>	Lek 1,000,000 Purchase raw material.
<b>Date of disbursement and</b> <b>Date of maturity</b>	13.05.2005, up to 15.05.2006
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK for Lek 1,000,000. (not notarized); Date 13.05.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments/inventory and no signature from his wife.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK (not notarized)
<b>Guarantor</b>	His wife Vehibe Bushati, Idriz Guraj, Floresha Guraj.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	OK; Date 06.05.2005 (photocopy)
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	No life insurance.

<b>Name of the client: PANDO BAKALLI</b>	<b>DATA – Saranda</b>
<b>Loan amount</b>	EUR 25,000
<b>Date of disbursement and Date of maturity</b>	16.05.2005, up to 16.05.2007
<b>Long Term Loan Contract</b>	OK (not notarized) for the amount of Lek 15.000.000.
<b>Loan Contract</b>	OK (notarized); Date 18.05.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments/inventory and no signature from his wife.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK (notarized) for the amount of Lek 15.000.000. (not fully completed)
<b>Guarantor</b>	His wife Marjeta Bakalli.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	OK; (photocopy)
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	OK. Photocopy Date 13.05.2005

\* Contracts on date 18 May 2005 while disbursement on 16 May 2005.

<b>Name of the client: ARJAN MUJA</b>	<b>DATA – Kruja</b>
<b>Loan amount</b>	EUR 40,000 (Two parallel loans one EUR 8.000 and EUR 32.000)
<b>Date of disbursement and Date of maturity</b>	02.06.2005, up to 02.06.2008
<b>Long Term Loan Contract</b>	OK (not notarized) for the amount of Lek 15.000.000.
<b>Loan Contract</b>	OK (notarized); Date 02.06.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments/inventory.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	Serme Muja, Alma Disha, Sulejman Ulliri, Lumturije Muja, Gani Muja.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	OK

\* Authorization for a penalty fee of 281 Euro, and 670.000 repayment of written off loan of “Pranvera Shima”.

<b>Name of the client: ARDJAN SMAJLAJ</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.500.000
<b>Date of disbursement and Date of maturity</b>	03.06.2005, up to 03.06.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK (notarized); Date 06.06.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for inventory.
<b>Schedule of Loan Payment</b>	Ok and no signatures.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	Edgena Tase.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	Ok Date 06.06.2005
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	OK

\* Disbursement in Date 03. 06. 2005 and contract date 06.06.2005.

<b>Name of the client: QAZIM CAFI</b>	<b>DATA - Shkodra</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	15.06.2005, up to 17.12.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK (not notarized); Date 15.06.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for inventory.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	Fasli Sulejmani is an Outstanding client in July 2005, Basri Spahija, Gjon Treshaj.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	No insurance.

<b>Name of the client: GJOVALIN PRENGA</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	29.06.2005, up to 29.12.2006
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK (not notarized); Date 29.06.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for inventory.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	Mehdi Beti, Aida Tuci.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	No insurance.

<b>Name of the client: FITIMTAR ELMAZI</b>	<b>DATA - Saranda</b>
<b>Loan amount</b>	Lek 3.000.000
<b>Date of disbursement and Date of maturity</b>	29.07.2005, up to 29.07.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK (notarized); Date 29.07.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments. Testimonial with no signature.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	Blerina Elmazi.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	OK.

<b>Name of the client: GAZALI BRAHIMI</b>	<b>DATA - Saranda</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	11.08.2005, up to 13.08.2007
<b>Long Term Loan Contract</b>	OK (notarized)
<b>Loan Contract</b>	OK (not notarized); Date 12.08.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments. and not all signatures.
<b>Schedule of Loan Payment</b>	Ok and three signatures missing.
<b>Mortgage Contract</b>	OK (not notarized) for the amount of Lek 800.000
<b>Guarantor</b>	Izet Osmani, Zule Osmani, Adile Brahim, Alketa Veizi (Osmani).
<b>Registration of Mortgage</b>	Ok (photocopy)
<b>Registration of Pledge</b>	Ok (photocopy)
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	No insurance.

<b>Name of the client: BUJAR GEGA</b>	<b>DATA - Korca</b>
<b>Loan amount</b>	EUR 11.000
<b>Date of disbursement and Date of maturity</b>	06.09.2005, up to 08.09.2008
<b>Long Term Loan Contract</b>	OK (notarized)
<b>Loan Contract</b>	OK; Date 06.09.2005 (photocopy)
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments.
<b>Schedule of Loan Payment</b>	Ok and signatures. (photocopy)
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	Lule, Rabian, Vladimir, Dallandyshe, Shpetim, Resmije Gega
<b>Registration of Mortgage</b>	Ok (photocopy)
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	No insurance.

<b>Name of the client: GANI ETHEMI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 5.000.000
<b>Date of disbursement and Date of maturity</b>	19.09.2005, up to 19.09.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) Date 19.09.2005
<b>Annex A of loan Contract</b>	Ok and there is no valuation for equipments.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	Lutfi Behi, Shyqyrije Ethemi
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	OK

<b>Name of the client: VULLNET REXHO</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	12.10.2005, up to 12.10.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) Date 11.10.2005
<b>Annex A of loan Contract</b>	Ok and testimonial missing.
<b>Schedule of Loan Payment</b>	Ok and 2 missing signatures.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	Hatixhe Rexho
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	No insurance

<b>Name of the client: PAJTIM ADEM</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	14.10.2005, up to 15.10.2007
<b>Long Term Loan Contract</b>	Ok (not notarized) for the amount of Lek 3.000.000; date 12.10.2005.
<b>Loan Contract</b>	OK; (notarized) Date 14.10.2005
<b>Annex A of loan Contract</b>	Ok and testimonial missing.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	Long Term Mortgage Contract - Ok (notarized) for the amount of Lek 3.000.000. Includes guarantors Sabo Adem, Klodian, Altin, Taulant Adem but is not signed by them.
<b>Guarantor</b>	No guarantors in the loan contract, only mentioned in the Long term loan contract.
<b>Registration of Mortgage</b>	Ok.
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	No insurance

<b>Name of the client: NDRICIM ARAPI</b>	<b>DATA - Durres</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	10.11.2005, up to 12.11.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) Date 14.10.2005
<b>Annex A of loan Contract</b>	Ok; Date 11.11.2005
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Silvana Arapi
<b>Registration of Mortgage</b>	Ok.
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	No insurance

<b>Name of the client: SOKRAT + JORGO HALIMI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	23.12.2005, up to 24.12.2007
<b>Long Term Loan Contract</b>	OK; (not notarized) and it has two borrowers. No Date. Testimonial Signature ok.
<b>Loan Contract</b>	OK; (notarized) Date 14.10.2005
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok and no signatures. (Photocopy)
<b>Mortgage Contract</b>	OK; (Photocopy)
<b>Guarantor</b>	Entela Halimi
<b>Registration of Mortgage</b>	Ok. (Photocopy)
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	No insurance

<b>Name of the client: ELTON CACO</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 800.000
<b>Date of disbursement and Date of maturity</b>	14.12.2005, up to 13.12.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (not notarized) Date 14.12.2005
<b>Annex A of loan Contract</b>	Ok, Testimony with no signature.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No Contract.
<b>Guarantor</b>	Dhionis Meci, Demir Besimi
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	No insurance

<b>Name of the client: SHEFQET BRIJA</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 900.000
<b>Date of disbursement and Date of maturity</b>	21.12.2005, up to 21.08.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (not notarized) Date 21.12.2005
<b>Annex A of loan Contract</b>	Ok, Testimony with no name & signature.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No Contract.
<b>Guarantor</b>	Ismail Poka, Kujtim Xhurxhi
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	No insurance

<b>Name of the client: DASHNOR HYSI</b>	<b>DATA</b>
<b>Loan amount</b>	EUR 23,579
<b>Date of disbursement and Date of maturity</b>	30.12.2005, up to 30.12.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized with no dry stamp) Date 30.12.2005
<b>Annex A of loan Contract</b>	Ok, the land with no evaluation in Lek.
<b>Schedule of Loan Payment</b>	Ok and one signature others are missing.
<b>Mortgage Contract</b>	No Contract.
<b>Guarantor</b>	Tatjana Hysi
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Insurance for 8180 Dte 06.01.2006 and 7000 Euro date 30.12.2005 which do not cover all disbursed loan amount.

<b>Name of the client: ABEDIN AVDULAJ</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 2.400.000
<b>Date of disbursement and Date of maturity</b>	29.12.2005, up to 29.12.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) Date 30.12.2005
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No Contract.
<b>Guarantor</b>	Tefik (son) & Shanije Abdulaj (wife)
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok (Photocopy)
<b>Life Insurance</b>	OK

<b>Name of the client: SHKELQIM HILA</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.500.000
<b>Date of disbursement and Date of maturity</b>	06.01.2006, up to 06.01.2009
<b>Long Term Loan Contract</b>	OK Date 09.01.2006 not notarized for the amount of Lek 10,000,000. A mortgage loan contract long term, notarized, dated 09.01.2006.
<b>Loan Contract</b>	OK; (notarized) Date 09.01.2006
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	Ok.
<b>Guarantor</b>	Sose Hila
<b>Registration of Mortgage</b>	OK
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	OK

<b>Name of the client: ZENEL LALA</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 500.000
<b>Date of disbursement and Date of maturity</b>	19.01.2006, up to 21.01.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (not notarized)
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	Kadri Lala
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	No insurance

<b>Name of the client: DRITA MECULI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	12.01.2006, up to 12.09.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (not notarized) Date 12.01.2006
<b>Annex A of loan Contract</b>	Ok and signatures.
<b>Schedule of Loan Payment</b>	Ok and signatures.
<b>Mortgage Contract</b>	No contract
<b>Guarantor</b>	Astrit Baca, Eduart Beka
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	No insurance

<b>Name of the client: ETLEVA MALAJ</b>	<b>DATA</b>	
<b>Loan amount</b>	Lek 750.000	Lek 500.000
<b>Date of disbursement and Date of maturity</b>	23.01.2006, up to 23.07.2008	25.03.2005, up to 26.03.2007
<b>Long Term Loan Contract</b>		
<b>Loan Contract</b>	OK; (notarized) Date 23.01.2006	
<b>Annex A of loan Contract</b>	Ok and signatures.	
<b>Schedule of Loan Payment</b>	Ok with no signatures.	
<b>Mortgage Contract</b>	OK, in the name of Idriz Malaj.	
<b>Guarantor</b>	Idriz Malaj, Ylli Cerma	
<b>Registration of Mortgage</b>	No registration	
<b>Registration of Pledge</b>	No registration	
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say Chemonics but PSHM	
<b>Life Insurance</b>	No insurance	

<b>Name of the client: LULA SELAMI</b>	<b>DATA</b>	
<b>Loan amount</b>	Lek 900.000	
<b>Date of disbursement and Date of maturity</b>	27.01.2006, up to 27.07.2007	
<b>Long Term Loan Contract</b>		
<b>Loan Contract</b>	OK; (not notarized) Date 27.01.2006	
<b>Annex A of loan Contract</b>	Ok and signatures, missing evaluation of Inventory and equipments.	
<b>Schedule of Loan Payment</b>	Ok with signatures.	
<b>Mortgage Contract</b>		
<b>Guarantor</b>	Petrit Laze, Veiz Selami, Gjolek Veliu	
<b>Registration of Mortgage</b>	No registration	
<b>Registration of Pledge</b>	No registration	
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.	
<b>Life Insurance</b>	No insurance	

<b>Name of the client: ERJON SALIU</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 500.000
<b>Date of disbursement and Date of maturity</b>	30.01.2006, up to 30.01.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (not notarized) Date 30.01.2006
<b>Annex A of loan Contract</b>	Ok and signatures. Testimony - OK.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Pellumb Saliu (father)
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say. (Photocopy)
<b>Life Insurance</b>	No insurance

<b>Name of the client: UAN GJERGJI</b>	<b>DATA – Fier</b>
<b>Loan amount</b>	1. Lek 1.200.000 2. Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	1. 06.02.2006, up to 06.02.2009 2. 06.02.2006 up to 06.02.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	1. OK (notarized) Date 31.01.2006 2. OK (notarized) Date 31.01.2006
<b>Annex A of loan Contract</b>	1. Ok. 2. Ok.
<b>Schedule of Loan Payment</b>	1. Ok and no signatures. 2. Ok and no signatures.
<b>Mortgage Contract</b>	OK
<b>Guarantor</b>	1& 2 Gaqi, Vera, Arben, Sokol, Adrian Gjergji
<b>Registration of Mortgage</b>	No registration.
<b>Registration of Pledge</b>	OK Date 02.02.2006.
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK.
<b>Life Insurance</b>	OK for Lek 2.200.000 Date 06.02.2006

<b>Name of the client: ADRIATIK BUFAZI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 700.000
<b>Date of disbursement and Date of maturity</b>	28.02.2006, up to 28.08.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) Date 28.02.2006
<b>Annex A of loan Contract</b>	Ok and signatures.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Valentina Bufazi
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say Chemonics but PSHM (photocopy).
<b>Life Insurance</b>	No insurance

<b>Name of the client: SEFER GURGURI</b>	<b>DATA – Fier</b>
<b>Loan amount</b>	1. Lek 1.400.000 2. Lek 400.000
<b>Date of disbursement and Date of maturity</b>	1. 13.02.2006, up to 13.02.2009 2. 13.02.2006 up to 13.02.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	1. OK (notarized) Date 16.02.2006 (two copies)
<b>Annex A of loan Contract</b>	1. Ok and signatures.(no estimation of animals) 2. Ok and signatures.
<b>Schedule of Loan Payment</b>	1. Ok and signatures.
<b>Mortgage Contract</b>	OK Date 20.02.06
<b>Guarantor</b>	Xhemile Shega (Gurguri); Arber Gurguri
<b>Registration of Mortgage</b>	No registration.
<b>Registration of Pledge</b>	No registration.
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK.
<b>Life Insurance</b>	OK for Lek 1.800.000

<b>Name of the client: AVDUL BANI</b>	<b>DATA - Saranda</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	21.02.2006, up to 21.02.2008
<b>Long Term Loan Contract</b>	Ok for the amount of Lek 1400.000 lek (not notarized) Date 22.02.2006. Testimony ok.
<b>Loan Contract</b>	OK; (notarized) Date 22.02.2006
<b>Annex A of loan Contract</b>	Ok. No evaluation on equipments.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok (Long Term Contract) for the amount of Lek 1.400.000 (notarized) Date 22.02.2006
<b>Guarantor</b>	Zubo Bani
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK.
<b>Life Insurance</b>	No insurance

<b>Name of the client: HAMZA KAMBERAJ</b>	<b>DATA - Saranda</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	10.02.2006, up to 11.02.2008
<b>Long Term Loan Contract</b>	Ok for the amount of Lek 4.500.000 lek (not notarized) Date 10.02.2006. Testimony not signed.
<b>Loan Contract</b>	OK; (notarized) Date 14.02.2006
<b>Annex A of loan Contract</b>	Ok and signatures.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok (Long Term Contract) for the amount of Lek 4.500.000 (notarized) Date 14.02.2006
<b>Guarantor</b>	Vullnet Kamberaj, Hanko Kamberaj
<b>Registration of Mortgage</b>	Ok (photocopy)
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK.
<b>Life Insurance</b>	No insurance

<b>Name of the client: EDLIRA KOZELI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.500.000
<b>Date of disbursement and Date of maturity</b>	02.02.2006, up to 02.02.2009
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) Date 02.02.2006
<b>Annex A of loan Contract</b>	Ok and signatures.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Gentjan Elezi, Natasha Kocibelli, Valter Kozeli.
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK.
<b>Life Insurance</b>	Ok date 02.02.2006, for the amount of Lek 1.500.000

<b>Name of the client: JANI NINI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	26.09.2005, up to 26.09.2007
<b>Long Term Loan Contract</b>	Ok for the amount of Lek 1.750.000 (not notarized). Testimony ok. Long Term Mortgage Contract on Date 22.09.2005 not signed by the client and notarized.
<b>Loan Contract</b>	OK; (notarized) no date
<b>Annex A of loan Contract</b>	Ok and signatures. Missing evaluation of equipments. Testimony ok.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok Date 26.09.05 (has unfilled places) (photocopy)
<b>Guarantor</b>	Majlinda Nini
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	No insurance.

<b>Name of the client: ISMET ZENELI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	01.03.2005, up to 01.03.2007
<b>Long Term Loan Contract</b>	Ok for the amount of Lek 6.000.000 (not notarized and no date). Testimony ok. Long Term Mortgage Contract on Date 02.03.2005 notarized.
<b>Loan Contract</b>	OK; (not notarized) date 01.03.2005
<b>Annex A of loan Contract</b>	Ok but no signatures. Missing evaluation of equipments. Testimony ok but with no signatures.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Dashamir (brother), Bejko (father) Hanushe Zeneli.
<b>Registration of Mortgage</b>	Ok date 02.03.05
<b>Registration of Pledge</b>	OK
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK.
<b>Life Insurance</b>	No insurance.

<b>Name of the client: SHABAN AVDULI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	16.05.2005, up to 16.05.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) date 16.05.2005 with no signatures from the guarantors.
<b>Annex A of loan Contract</b>	Ok. Missing evaluation of equipments. No signature from the guarantors.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok (photocopy)
<b>Guarantor</b>	Zarife Avduli, Natasha & Luan Laraj
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	OK
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK.
<b>Life Insurance</b>	No insurance.

<b>Name of the client: ZEF GJOKA, ASTRIT GJOKA, GJET NDOJ, PRENGE MARKU</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	08.12.2005, up to 10.12.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) date 07.12.2005 (Photocopy).
<b>Annex A of loan Contract</b>	Ok. Missing evaluation of equipments, testimony is ok.
<b>Schedule of Loan Payment</b>	Ok with signatures. (photocopy)
<b>Mortgage Contract</b>	
<b>Guarantor</b>	No guarantors
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say. (photocopy)
<b>Life Insurance</b>	No insurance.

<b>Name of the client: LULASH MAKA</b>	<b>DATA (4<sup>th</sup> cycle client)</b>
<b>Loan amount</b>	Lek 1.500.000
<b>Date of disbursement and Date of maturity</b>	16.02.2006, up to 18.08.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (notarized) date 17.02.2006 (Photocopy).
<b>Annex A of loan Contract</b>	Ok. Missing evaluation of inventory.
<b>Schedule of Loan Payment</b>	Ok with signatures. (photocopy)
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Lize Maka
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok. (photocopy)
<b>Life Insurance</b>	Ok for the amount of Lek 1.500.000. (photocopy)

<b>Name of the client: SOVJET MEHMETI</b>	<b>DATA</b>
<b>Loan amount</b>	EUR 25.000
<b>Date of disbursement and Date of maturity</b>	27.01.2006, up to 27.01.2009
<b>Long Term Loan Contract</b>	OK for the amount of Lek 5.500.000 (not notarized). Testimony is ok. Long term mortgage contract Date 01.02.2006 (notarized)
<b>Loan Contract</b>	OK; (notarized)
<b>Annex A of loan Contract</b>	Ok. Missing client & guarantor signature. (Photocopy).
<b>Schedule of Loan Payment</b>	Ok with signatures. (photocopy)
<b>Mortgage Contract</b>	Ok (photocopy)
<b>Guarantor</b>	Zurha Mehmeti
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok.
<b>Life Insurance</b>	Ok for the amount of EUR 25.000.

<b>Name of the client: QAZIM KUCI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	13.04.2005, up to 13.04.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	OK; (Photocopy) (not notarized) date 13.04.2005
<b>Annex A of loan Contract</b>	Ok with signatures. Missing evaluation of equipments. Testimony ok.
<b>Schedule of Loan Payment</b>	Ok with signatures. (photocopy)
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Liri Kuci
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say. (photocopy)
<b>Life Insurance</b>	No insurance.

<b>Name of the client: ZISO SHAZO</b>	<b>DATA</b>
<b>Loan amount</b>	EUR 12.000
<b>Date of disbursement and Date of maturity</b>	23.09.2005, up to 23.09.2008
<b>Long Term Loan Contract</b>	Ok. Date 23.09.2005 (not notarized), Testimony is ok. Long term mortgage contract date 23.09.2005 (notarized).
<b>Loan Contract</b>	Ok. Date 23.09.2005 (not notarized)
<b>Annex A of loan Contract</b>	Ok with signatures. Missing evaluation of equipments and inventory.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok.
<b>Guarantor</b>	Jorgjia Shazo
<b>Registration of Mortgage</b>	OK
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say Chemonics but PSHM.
<b>Life Insurance</b>	Ok.

<b>Name of the client: XHENTIL SPAILLARI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.200.000
<b>Date of disbursement and Date of maturity</b>	20.09.2005, up to 20.09.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	Ok. Date 20.09.2005 (notarized)
<b>Annex A of loan Contract</b>	Ok with signatures. Missing evaluation of equipments and inventory, minibuss etc.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Milen & Entel Spailari, Fatos Cako
<b>Registration of Mortgage</b>	No registration.
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say Chemonics but PSHM.
<b>Life Insurance</b>	Ok for the amount of Lek 1200.000

<b>Name of the client: KOSTA CUCKA</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.500.000
<b>Date of disbursement and Date of maturity</b>	24.08.2005, up to 25.08.2008
<b>Long Term Loan Contract</b>	OK Date 24.08.2005, notarized for the amount of Lek 1.200.000. Long term mortgage contract (not notarized) date 24.08.2005. Testimony ok.
<b>Loan Contract</b>	Ok. Date 24.08.2005 (notarized)
<b>Annex A of loan Contract</b>	Ok with signatures. Missing evaluation of animals and inventory.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Merita Cucka
<b>Registration of Mortgage</b>	OK
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok.
<b>Life Insurance</b>	Ok for the amount of Lek 1500.000

<b>Name of the client: KUJTIM XHAKOLLARI</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 2.500.000
<b>Date of disbursement and Date of maturity</b>	16.11.2005, up to 17.11.2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	Ok. Date 16.11.2005 (notarized)
<b>Annex A of loan Contract</b>	Ok with signatures.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Salushe Xhakollari, Ali Kanami
<b>Registration of Mortgage</b>	OK
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say. (photocopy)
<b>Life Insurance</b>	Ok for the amount of Lek 2500.000 (photocopy).

<b>Name of the client: ISMAIL HAXHIU</b>	<b>DATA</b>
<b>Loan amount</b>	EUR 30.000
<b>Date of disbursement and Date of maturity</b>	
<b>Long Term Loan Contract</b>	Ok. Date 25.05.2005 (notarized), Testimony is ok for the amount of Lek 6.000.000. Long term mortgage contract date 25.05.2005 (notarized).
<b>Loan Contract</b>	Ok. Date 27.05.2005 (notarized)
<b>Annex A of loan Contract</b>	Ok with signatures. Missing evaluation of equipments.
<b>Schedule of Loan Payment</b>	No schedule.
<b>Mortgage Contract</b>	Ok.
<b>Guarantor</b>	Minushe Haxhiu, Fiqiri Shehi, Resmije Shehi
<b>Registration of Mortgage</b>	OK
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say.
<b>Life Insurance</b>	Ok for Eur 30.000.

<b>Name of the client: FATMIR LIKA</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 2.500.000
<b>Date of disbursement and Date of maturity</b>	18.01.2005, up to 19.01.2009
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	Ok. Date 18.01.2006 (photocopy)
<b>Annex A of loan Contract</b>	Ok with signatures.
<b>Schedule of Loan Payment</b>	Ok with no signature from client. (photocopy)
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Altin Shaflaqi, Shkelqim Lika, Hume Lika
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	Doesn't say. (photocopy)
<b>Life Insurance</b>	Ok for the amount of Lek 2500.000

<b>Name of the client: SHKELQIM CELA</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 1.000.000
<b>Date of disbursement and Date of maturity</b>	31.05.2005, up to 30.11.2006
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	Ok. (not notarized)
<b>Annex A of loan Contract</b>	Ok and no signature from Mr. Kullaj. No evaluation for inventory and equipment. Testimony and all signatures are ok.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Kujtim Kullaj (outstanding client), Agim Lika
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK. (photocopy)
<b>Life Insurance</b>	No insurance.

<b>Name of the client: ARBEN KOLAJ</b>	<b>DATA</b>
<b>Loan amount</b>	EUR 19.000
<b>Date of disbursement and Date of maturity</b>	30.12.2005, up to 31.12.2007
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	Ok. Date 29.12.2005 (notarized)
<b>Annex A of loan Contract</b>	Ok, wrong - currency used is wrongly expressed in Lek instead of Euro.
<b>Schedule of Loan Payment</b>	Ok with signatures.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Njac Lukaj, Remzi Hurmi
<b>Registration of Mortgage</b>	No registration
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK. (photocopy)
<b>Life Insurance</b>	No insurance.

<b>Name of the client: JANI LLUKA &amp; ILKE NIKOLLA</b>	<b>DATA</b>
<b>Loan amount</b>	EUR 9.800
<b>Date of disbursement and Date of maturity</b>	16.02.2006, up to 16.02.2007
<b>Long Term Loan Contract</b>	Ok (photocopy) and Long term mortgage date 02.03.2006 (photocopy) (the original has been notarized) for the amount of Lek 4.350.500. Testimony is ok.
<b>Loan Contract</b>	Ok. Date 02.03.2006 (notarized). Subcontract loan contract (notarized) for the amount of 9800 Lek instead of Euro.
<b>Annex A of loan Contract</b>	Ok, wrong - currency used is wrongly expressed in Lek instead of Euro.
<b>Schedule of Loan Payment</b>	Ok with signatures. <i>Schedule 2</i> has the amount of 19.590,3 Euro, Disbursed in 02.03.2006 up to 02.03.2007 not signed by the client, with no life insurance and no other documents related.
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Mamica Xhuka, Zhaneta Sulce, Angjelika Nikolla, Agron Sulce
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	No registration
<b>Credit Committee Decision for participation at SBCA Fund</b>	It says PSHM not Chemonics.
<b>Life Insurance</b>	Ok for Euro 9800.

<b>Name of the client: DASHNOR AGACI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,400,000
<b>Date of disbursement and Date of maturity</b>	31/03/2005 up to 30/03/2007
<b>Long Term Loan Contract</b>	There is a long term loan contract for the amount Leke 4,000,000. The loan contract is signed by both the borrower and guarantors
<b>Loan Contract</b>	There is a loan contract (a subsidiary of long term loan contract) for the amount Leke 1,400,000. The loan contract is signed by both the borrower and his wife
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	This is an Annex of Loan Contract. <i>The Annex is not signed by the borrower and the guarantor.</i>
<b>Mortgage Contract</b>	There is a mortgage contract signed by the client and his wife
<b>Guarantor</b>	His wife
<b>Registration of Mortgage</b>	The Registration of the mortgage is okay
<b>Registration of Pledge</b>	<i>The registration of pledge is missing.</i>

<b>Credit Committee Decision for participation at SBCA Fund</b>	<i>There is no Credit Committee Decision for including the loan under SBCA Fund or Chemonics Fund.</i>
<b>Life Insurance</b>	There is Life insurance.

<b>Name of the client: NEXHIP SELMANI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	21/03//2005 up to 21/03/2007
<b>Long Term Loan Contract</b>	There is a long term loan contract for the amount Leke 2,000,000. The loan contract is signed by both the borrower and guarantors
<b>Loan Contract</b>	There is a loan contract (a subsidiary of long term loan contract) for the amount Leke 1,000,000. The loan contract is signed by both the borrower and his wife
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	There is a mortgage contract signed by the client and his wife
<b>Guarantor</b>	His wife
<b>Registration of Mortgage</b>	<i>The Registration of the mortgage is okay but there is a photocopy of registration certificate not the original one.</i>
<b>Registration of Pledge</b>	OK
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	<i>There is no Life insurance.</i>

<b>Name of the client: YLLI CUCKA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	02/03/2005 up to 03/03/2008
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	There is a loan contract for the amount of Leke 1,000,000.It is signed by the borrower, his wife and his son.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	His wife and son
<b>Registration of Mortgage</b>	There is no copy of the registration of mortgage
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	There is no life Insurance

<b>Name of the client: KOZETA SHKEMBI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	01/03/2005 up to 01/03/2006
<b>Long Term Loan Contract</b>	
<b>Loan Contract</b>	There is a loan contract for the amount of Leke 1,000,000. It is signed by the borrower, and four guarantors.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Missing
<b>Guarantor</b>	4 people
<b>Registration of Mortgage</b>	There is no copy of the registration of mortgage
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	There is no life Insurance

<b>Name of the client: FATMIR KULLOLLI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 3,200,000
<b>Date of disbursement and Date of maturity</b>	31/03/2005 up to 31/03/2007
<b>Long Term Loan Contract</b>	There is a long term loan contract for the amount of Leke 9,900,000 which is not notarized. The contract is signed only by the borrower while his wife has not signed.
<b>Loan Contract</b>	There is a loan contract for the amount of Leke 3,200,000. It is signed by the borrower, his wife and Ardjan Rroji. In addition Ardjan Rroji is an existing loan client at PSHM who has received a loan of Leke 2,000,000
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	His wife and Ardjan Rroji
<b>Registration of Mortgage</b>	ok
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: BUJAR BARJAMI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 750,000
<b>Date of disbursement and Date of maturity</b>	08/04/2005 up to 10/04/2006
<b>Long Term Loan Contract</b>	There is a long term loan contract for the amount of Leke 1,000,000. A page of this contract is not signed by Lulezim Barjami. There is a special paragraph in this contract regarding the collateral provided by the client but not data on the collateral provided are written in this contract. In addition the notarization of the contract is made on 12/04/2005.
<b>Loan Contract</b>	There is a loan contract for the amount of Leke 750,000.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok. The schedule of the loan starts from 08/04/2005.
<b>Mortgage Contract</b>	In the mortgage contract the data the collateral provided by the client are missing.
<b>Guarantor</b>	
<b>Registration of Mortgage</b>	There is a photocopy of the registration of the mortgage. In addition the Certificate of the Mortgage is issued on 12/04/2005 which means 4 days later after the loan disbursement date.
<b>Registration of Pledge</b>	There is no copy of the registration of pledge
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: ARBANA BOCI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,500,000
<b>Date of disbursement and Date of maturity</b>	19/04/2005 up to 19/07/2006
<b>Long Term Loan Contract</b>	There is a long term loan contract for the amount of Leke 5,000,000.
<b>Loan Contract</b>	There is a loan contract for the amount of Leke 1,500,000.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	
<b>Registration of Mortgage</b>	Missing
<b>Registration of Pledge</b>	Missing
<b>Credit Committee Decision for participation at SBCA Fund</b>	<i>There is no Credit Committee Decision for including the loan under SBCA Fund or Chemonics Fund.</i>
<b>Life Insurance</b>	Ok

<b>Name of the client: HANIFE HOXHA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	13/05/2005 up to 13/11/2006
<b>Long Term Loan Contract</b>	Ok
<b>Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	Missing
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Missing
<b>Name of the client: PRENGE MHILLAJ</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	13/05/2005 up to 13/11/2006
<b>Long Term Loan Contract</b>	Existing one
<b>Loan Contract</b>	The loan contract which is a subcontract of the long-term contract is not notarized.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Tom Gjonaj, Hile Mhillaj
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	Missing
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing
<b>Life Insurance</b>	Missing

<b>Name of the client: SAMI BESHKU</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,700,000
<b>Date of disbursement and Date of maturity</b>	13/05/2005 up to 17/05/2007
<b>Long Term Loan Contract</b>	Long term contract for Lek 3,000,000.
<b>Loan Contract</b>	ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Violeta Beshku
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	Missing
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing
<b>Life Insurance</b>	Missing. In Annex A of the contract it is said that should have life insurance.

<b>Name of the client: ADRIATIK GACI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	31/05/2005 up to 30/05/2007
<b>Long Term Loan Contract</b>	The long term contract is for an amount of Lek 1,400,000. There is a special paragraph in this contract regarding the collateral provided by the client but not data on the collateral provided are written in this contract. The proof from notary office is without the signatures of borrowers and guarantors.
<b>Sub- Loan Contract</b>	At the first page the date of notarization is 31/05/2006.
<b>Annex A of loan Contract</b>	The signatures of the guarantors are missing. They have not signed The notarization date in of Annex is 01/06/2005 which is not the same with the date of notarization at the loan subcontract.
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	There is a special paragraph in this contract regarding the collateral provided by the client but not data on the collateral provided are written in this contract.
<b>Guarantor</b>	There is a photocopy of the registration of the Mortgage contract. The certificate is a photocopy. The certificate is issued on 01/06/2005 which is not the same date as date of loan disbursement.
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	Missing
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing
<b>Life Insurance</b>	Missing. In Annex A of the contract it is said that should have life insurance.

<b>Name of the client: XHEVDET HADAJ</b>	<b>DATA</b>
<b>Loan amount</b>	Euro 15,000
<b>Date of disbursement and Date of maturity</b>	02/06/2005 up to 02/06/2007
<b>Long Term Loan Contract</b>	There is long term contract There is a special paragraph in this contract regarding the collateral provided by the client but not data on the collateral provided are written in this contract.
<b>Sub- Loan Contract</b>	Ok. At the proof from notary office the

	signatures of PSHM –representative and clients are missing.
<b>Annex A of loan Contract</b>	ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	The mortgage contract is related with the subcontract. There is a paragraph which states the specification of the subcontract. The data for the subcontract are not written. At the end of this contract the name of Xhevdet Hadaj is erased and then it is replaced with a handwritten form. Contract is notarized on 06/06/2005.
<b>Guarantor</b>	Dallendyshe Hadaj, Servet Hadaj and Ramadan Kamani
<b>Registration of Mortgage</b>	It is a photocopy of the certificate not the original. It is issued on 06/06/2005. The date is not the same with loan disbursement date.
<b>Registration of Pledge</b>	Missing
<b>Credit Committee Decision for participation at SBCA Fund</b>	ok
<b>Life Insurance</b>	ok

<b>Name of the client: AGIM MYLKAJ</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 5,000,000
<b>Date of disbursement and Date of maturity</b>	13/06/2005 up to 13/12/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	ok
<b>Annex A of loan Contract</b>	ok
<b>Schedule of Loan Payment</b>	Not signed by the client
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Manushaqe Revani, Agron Revani and Shiponja Mylkaj
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that should be included under SBCA or Chemonics
<b>Life Insurance</b>	ok

<b>Name of the client: MEHMET KASA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 500,000
<b>Date of disbursement and Date of maturity</b>	17/06/2005 up to 18/06/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	The subcontract is not notarized. At the first page of the subcontract the date is 17/06/2005. The proof from notary is not signed by the client. In addition the contract is not signed by one guarantor who is Ilmi Kaso.
<b>Annex A of loan Contract</b>	The date of the Annex is 23.06.2005
<b>Schedule of Loan Payment</b>	ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Artan Kaso, Ilmi Kaso, Drita Kaso.
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing. This is a loan secure only with pledge</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that should be included under SBCA or Chemonics
<b>Life Insurance</b>	Missing

<b>Name of the client: MAKSIM SOTIRI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 2,500,000
<b>Date of disbursement and Date of maturity</b>	16/08/2005 up to 18/08/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Leni Mekshi, Lono Mekshi and Valentina Sotiri
<b>Registration of Mortgage</b>	A photocopy of the registration issued on 16/08/2005.
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: NEHIM IBO</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	12/08/2005 up to 12/08/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Klodian Ibo, Sofika Ibo and Kleandi Ibo
<b>Registration of Mortgage</b>	The Certificate from Registry office is issued on 15/08/2005 while the loan is disbursed on 12/05/2005.
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Missing

<b>Name of the client: THEMI PRIFTI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	The subcontract is not notarized
<b>Annex A of loan Contract</b>	OK
<b>Schedule of Loan Payment</b>	OK
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Margarita Prifti
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	CC has not signed that the loan should be under SBCA Fund
<b>Life Insurance</b>	Missing

<b>Name of the client: VELI AGACI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	15/09/2005 up to 15/03/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Sub contract is not notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Not signed by the client and the guarantor
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Dashnor Agaci and Artur Dervishi
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing. This is a loan secured only with movable property.</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the CC decision to include the loan under SBCA Fund.
<b>Life Insurance</b>	Missing

<b>Name of the client: FEHMI GOLEMI</b>	<b>DATA</b>
<b>Loan amount</b>	Euro 20,000
<b>Date of disbursement and Date of maturity</b>	04/11/2005 up to 05/11/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Nikolin Kovaci and Resmije Golemi
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing. This is a loan secured only with movable property.</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: FATMIRA BASSU</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,200,000
<b>Date of disbursement and Date of maturity</b>	23/11/2008 up to 23/11/2008
<b>Long Term Loan Contract</b>	The Loan contract is for the amount Leke 4,500,000.
<b>Sub- Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	There is no Long term Mortgage Contract
<b>Guarantor</b>	Agron Merja and Resmije Merja
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	The life insurance is for amount Leke 1,200,000.

<b>Name of the client: LAVDI STAFA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	There are four 5 guarantors in the loan subcontract, out of which 2 of them has not signed. The proof from notary office is signed only by Lavdi Stafa .
<b>Annex A of loan Contract</b>	Signed only by Lavdi Stafa and Xhuma Veshti
<b>Schedule of Loan Payment</b>	The schedule of payment is signed only by Merita Stafa, Xhuma Veshti and Lavdi Stafa
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Natasha Stafa, Merita Stafa, Ramazan Stafa, Lutfieje Stafa and Xhuma Veshti
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Missing

<b>Name of the client: VASIL PAPA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 4,929,326
<b>Date of disbursement and Date of maturity</b>	15/12/2005 up to 15/12/2008
<b>Long Term Loan Contract</b>	Ok
<b>Sub- Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	It is signed only by Vasil Papa
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Vangjel Papa and Marika Papa
<b>Registration of Mortgage</b>	Missing
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	The life insurance is for Lek 3,200,000

<b>Name of the client: Fatmira Bassu</b>	<b>DATA</b>
<b>Loan amount</b>	Lek 800,000
<b>Date of disbursement and Date of maturity</b>	
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	The subcontract is and additional loan amount of the existing loan contract.
<b>Annex A of loan Contract</b>	
<b>Schedule of Loan Payment</b>	
<b>Mortgage Contract</b>	
<b>Guarantor</b>	
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	
<b>Credit Committee Decision for participation at SBCA Fund</b>	
<b>Life Insurance</b>	An additional insurance for Leke 845,061

<b>Name of the client: Ilir Dita</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	13/12/2005 up to 13/12/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	The subcontract is not notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Edmond Lilaj and Sadik Shurdhi
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing. This is a loan that is secured only with movable property.</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Missing

<b>Name of the client: Minella Nikolla</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,500,000
<b>Date of disbursement and Date of maturity</b>	28/12/2005 up to 29/12/2008
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	There is a photocopy of the loan subcontract
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Mamude Nikolla and Romeo Nikolla
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: IDRIZ ZEQIRI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,300,000
<b>Date of disbursement and Date of maturity</b>	
<b>Long Term Loan Contract</b>	There is a long term contract for the amount Lek 3,700,000.
<b>Sub- Loan Contract</b>	Ok, it is notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Should be on previous loan file
<b>Guarantor</b>	Trendafile Zeqiri
<b>Registration of Mortgage</b>	There is no photocopy of the certificate. The original should be in the previous loan file
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: PAVLLO HITO</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	13/02/2006 up to 13/02/2008
<b>Long Term Loan Contract</b>	There is a long term contract for the amount of Leke 2,400,000.
<b>Sub- Loan Contract</b>	Not notarized. One of the guarantors has the procure from a notary office. There is no original copy of the procure in the file.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Dhimiter Hito and Spartak Hito (the last one has the procure)
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	No decision of CC to include the loan under SBCA.
<b>Life Insurance</b>	Missing

<b>Name of the client: MITI ZARKA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	21/09/2005 up to 20/09/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok, notarized
<b>Annex A of loan Contract</b>	Ok, there is a mistake in the description of the movable property where it is written “immovable property)
<b>Schedule of Loan Payment</b>	Not signed by the client
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Diana Zarka
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that the loan should be included under SBCA
<b>Life Insurance</b>	Missing

<b>Name of the client: KELMEND BUFAZI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 564,264
<b>Date of disbursement and Date of maturity</b>	15/02/2006 up to 15/02/2008
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	There is an amendment of the sub loan contract dated 24/02/2006 where it is amended Annex 1, Section A and the Schedule of Payment
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Should be checked the initial loan file based on which the amendment are made
<b>Guarantor</b>	Should be checked the initial loan file based on which the amendment are made
<b>Registration of Mortgage</b>	Should be checked the initial loan file based on which the amendment are made
<b>Registration of Pledge</b>	Should be checked the initial loan file based on which the amendment are made
<b>Credit Committee Decision for participation at SBCA Fund</b>	Should be checked the initial loan file based on which the amendment are made
<b>Life Insurance</b>	Should be checked the initial loan file based on which the amendment are made

<b>Name of the client: FATMIR MALA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	27/04/2005 up to 29/10/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok, notarized
<b>Annex A of loan Contract</b>	Not signed by all guarantors
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Selami Qeli, Asqeri Mala, Natasha Qeli and Kozeta Mala
<b>Registration of Mortgage</b>	There is a photocopy of the certificate not the original. The certificate is issued on 28/04/2005.
<b>Registration of Pledge</b>	<i>Ok</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Missing

<b>Name of the client: SOKRAT KUQI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 2,000,000
<b>Date of disbursement and Date of maturity</b>	24/10/2005 up to 24/10/2006
<b>Long Term Loan Contract</b>	There is a photocopy of the contract
<b>Sub- Loan Contract</b>	
<b>Annex A of loan Contract</b>	It is signed only by Sokrat Kuqi. The Guarantors has not signed.
<b>Schedule of Loan Payment</b>	Not signed by the client
<b>Mortgage Contract</b>	There is a photocopy of the contract
<b>Guarantor</b>	Edmond Gjata, Lefta Kuqi and Flamur Guri
<b>Registration of Mortgage</b>	Ok
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: EMIN ZAGANI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	5/10/2005 up to 5/10/2007
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Not notarized. The proof from notary is not signed.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Shuajp Zagani and Basri Kalej
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Musing. This is a loan secured only with movable property.</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that the loan should be included under SBCA
<b>Life Insurance</b>	Missing

<b>Name of the client: AGIM DRIZA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 3,000,000
<b>Date of disbursement and Date of maturity</b>	01/08/2005 up to 01/08/2008
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok, notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok signed. Is not revised since the loan is disbursed two days after the issue of certificate from Registry Office.
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Shpresa Driza
<b>Registration of Mortgage</b>	Issued on 3/08/2005 two days after the loan disbursement
<b>Registration of Pledge</b>	
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that the loan should be included under SBCA
<b>Life Insurance</b>	Ok

<b>Name of the client: DURIM SUBASHI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,800,000
<b>Date of disbursement and Date of maturity</b>	7/04/2005 up to 9/10/2006
<b>Long Term Loan Contract</b>	It is without any date and the specification on the property provided as collateral is not fulfilled.
<b>Sub- Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	The specification on the property provided as collateral is not fulfilled.
<b>Guarantor</b>	Dhurata Subashi
<b>Registration of Mortgage</b>	Issued on 11/04/2005
<b>Registration of Pledge</b>	
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: ARTUR DAJLANI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 600,000 Leke 800,000
<b>Date of disbursement and Date of maturity</b>	Leke 600,000 : 17/10/2005 up to 17/01/2007 Leke 800,000: 17/10/2005 up to 17/10/2008
<b>Long Term Loan Contract</b>	Ok. It is for an amount of Leke 5,000,000. It is written wrong the Rep and KOL of Registry Office. The proof from notary is without the signatures of clients.
<b>Sub- Loan Contract</b>	The subcontract for Leke 800,000 is notarized while Leke 600,000 is not notarized.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Luljeta Dajlan and Ervis Dajlan
<b>Registration of Mortgage</b>	Issued on 18/10/2005. One day later the loan disbursement date.
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	It says that should be disbursed with PSHM Funds and not Chemonics Fund.
<b>Life Insurance</b>	OK

<b>Name of the client: XHENSILA OPINGARI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,000,000
<b>Date of disbursement and Date of maturity</b>	6/12/2005 up to 6/12/2006
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Not notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Erjon Nexhipi
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing. This is a loan secured only with movable property.</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that the loan should be included under SBCA
<b>Life Insurance</b>	Missing

<b>Name of the client: SOFOKLI SEJDO</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,500,000
<b>Date of disbursement and Date of maturity</b>	30/08/2005 up to 29/08/2008
<b>Long Term Loan Contract</b>	Log term Loan Contract fro the amount Leke 2,000,000. The proof from Notary is not signed by PSHM and client.
<b>Sub- Loan Contract</b>	Ok
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	ok
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	
<b>Registration of Mortgage</b>	Missing
<b>Registration of Pledge</b>	
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok (a photocopy)

<b>Name of the client: ZAIRA BERBERI</b>	<b>DATA</b>
<b>Loan amount</b>	Euro 15,000
<b>Date of disbursement and Date of maturity</b>	20/02/2006 up to 20/02/2009
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Petraq Nushi
<b>Registration of Mortgage</b>	Missing
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok (photocopy)

<b>Name of the client: MUSTAFA BEQJA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 946,750
<b>Date of disbursement and Date of maturity</b>	21/04/2005 up t 23/07/2007
<b>Long Term Loan Contract</b>	This contract is not notarized
<b>Sub- Loan Contract</b>	Not notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	There are three types of schedules One for Leke 1,000,000 signed by the client One for Leke 946,750 not signed by the client One for Leke 972,996 not signed. This client appears on the reports submitted by PSHM to SBCA on 23 May 2005.
<b>Mortgage Contract</b>	Ok Notarized
<b>Guarantor</b>	Lirije Beqja
<b>Registration of Mortgage</b>	It is issued on 21/03/2005
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that the loan should be included under SBCA
<b>Life Insurance</b>	Missing
<b>Other:</b>	There is a memo of Alma Mera where it is explained that due to registration problems, the issue of certificate from Registry office is 11 days late. For this purpose a re-schedule of the loan payment is needed.

<b>Name of the client: ARDJAN RROJI</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 2,000,000
<b>Date of disbursement and Date of maturity</b>	13/05/2005 up to 13/11/2007
<b>Long Term Loan Contract</b>	Not notarized
<b>Sub- Loan Contract</b>	Ok notarized. It is for an amount of Leke 9,000,000.
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Not revised. See that the certificate from Registry office is issued on 16/05/2005.
<b>Mortgage Contract</b>	Not notarized
<b>Guarantor</b>	
<b>Registration of Mortgage</b>	It is issued 16/05/2005
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	OK
<b>Life Insurance</b>	Ok

<b>Name of the client: SHKELQIM KARAJ</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 1,100,000
<b>Date of disbursement and Date of maturity</b>	19/08/2005 up to 19/08/2008
<b>Long Term Loan Contract</b>	Ok. Notarized but the proof from notary office is not signed by the client and guarantor.
<b>Sub- Loan Contract</b>	Not notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Not signed by the client and guarantor
<b>Mortgage Contract</b>	Ok
<b>Guarantor</b>	Sadete KARAJ
<b>Registration of Mortgage</b>	A photocopy. Issued on 17/08/2005.
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Ok

<b>Name of the client: PETRIT SULA</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 900,000
<b>Date of disbursement and Date of maturity</b>	
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Not notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Fatmir LIKA, Balc Maici and Avdi Sula
<b>Registration of Mortgage</b>	
<b>Registration of Pledge</b>	<i>Missing. This is a loan secured only with movable property.</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that the loan should be included under SBCA
<b>Life Insurance</b>	Missing.

<b>Name of the client: DHIMITER FUNDO</b>	<b>DATA</b>
<b>Loan amount</b>	Euro 15,000
<b>Date of disbursement and Date of maturity</b>	16/02/2006 up to 16/02/2009
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Not notarized
<b>Annex A of loan Contract</b>	OK
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Ekleva Fundo
<b>Registration of Mortgage</b>	Missing
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Missing the decision that the loan should be included under SBCA
<b>Life Insurance</b>	Missing

<b>Name of the client: FRAN NDREU</b>	<b>DATA</b>
<b>Loan amount</b>	Leke 700,000
<b>Date of disbursement and Date of maturity</b>	30/12/2005 up to 31/10/2006
<b>Long Term Loan Contract</b>	
<b>Sub- Loan Contract</b>	Ok notarized
<b>Annex A of loan Contract</b>	Ok
<b>Schedule of Loan Payment</b>	Ok
<b>Mortgage Contract</b>	
<b>Guarantor</b>	Dave Frroku and Prenge Mhillaj
<b>Registration of Mortgage</b>	Missing
<b>Registration of Pledge</b>	<i>Missing</i>
<b>Credit Committee Decision for participation at SBCA Fund</b>	Ok
<b>Life Insurance</b>	Missing